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# Social Security in Review

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**T**HE old-age and survivors insurance program begins its sixteenth year in January 1952. To mark the completion of the first 15 years, the BULLETIN devotes most of the pages of this issue to the operations of that program.

MONTHLY BENEFITS amounting to \$151.8 million were being paid under the old-age and survivors insurance program to almost 4.3 million individuals at the end of October. The totals represent an increase of \$33.5 million in monthly amount and 1.1 million in number over the totals a year earlier; the percentage rise was 28 and 35 percent, respectively.

For the various types of benefits the increases in number ranged from 23 percent for child beneficiaries and for aged widows or widowers to 43 percent for persons receiving old-age benefits. Though the over-all increase (58,000) in October was slightly larger than that in September, it was only about one-third as large as the increase in October 1950, when the effect of the 1950 amendments on the number of beneficiaries was just beginning to be reflected in the tabulated data.

By the end of October, 3.2 million persons aged 65 or over were receiving monthly benefits, almost 900,000 more than in October 1950. Their monthly benefits totaled \$122.2 million, compared with \$93.8 million a year earlier. Almost 1.1 million mothers and dependent or orphaned children under 18 years of age were being paid benefits—an increase of more than 200,000 from the number a year earlier. Their monthly benefits totaled \$29.6 million.

The increase in the number of per-

sons receiving monthly benefits was smaller in October 1951 than it was a year earlier partly because a larger number of benefits were withheld in the current month on account of employment; the chief factor, however, was a decline in awards to retired workers and their wives. The 60,000 awards made to retired workers and their wives in October 1951 were less than half the number awarded a year ago. Benefit awards to children, mothers, aged widows or widowers, and parents numbered 35,000—more than twice as many as in October 1950 but not enough to offset the reduction in the number of old-age and wife's benefit awards. The 8,500 awards to aged widows or widowers established a new record high for this type of benefit.

In October, 38,600 lump-sum death

payments totaling \$5.0 million were made with respect to 37,000 deceased workers, about 13 percent more than in the preceding month. The average lump-sum amount per worker was \$137.

Information on the results of the new coverage provisions of old-age and survivors insurance, though fragmentary, is sufficient to indicate that considerable progress has been made in putting those provisions into effect.

The contributions and wages of approximately 735,000 domestic workers in private homes were reported for the first quarter of 1951 by about 600,000 employers. Week by week, employers continued to register at a rate considerably above that expected on the basis of the estimated number of new domestic employers, and by

OLD-AGE AND SURVIVORS INSURANCE today is a system that affects the personal lives of millions of people, providing the foundation of their financial security when regular income is cut off on account of old age or death. Because of the size of the program and because of its importance in individual lives, it presents a special challenge to efficient administration.

The story of old-age and survivors insurance over the past 15 years is a story of progress in public administration as well as of progress in a legislative program to provide greater social security. Indeed, it is a demonstration that administrative efficiency and the success of a legislative program in achieving its objective are inseparable.

Therefore it is with real pride that I congratulate the employees of the Bureau of Old-Age and Survivors Insurance on this achievement and salute their loyal devotion to a concept of public service that recognizes the human values involved in effective and economical operations.

ARTHUR J. ALTMAYER,  
*Commissioner for Social Security.*

the end of November, 713,000 persons had registered. In addition, a considerable number of employers did not need to register because they can include their domestic workers on their quarterly reports for business employees.

It is believed that by the end of 1951 more than 750,000 civilian employees then working for the Federal Government were covered by old-age and survivors insurance. Because of the enactment of legislation restricting permanent appointments to Federal positions during the emergency period, most new Government employees have only temporary job status and are not covered by the civil service retirement program. Information is not yet available on the number reported in the first quarter of 1951.

A substantial amount of evidence that farmers in general approve of the coverage of their hired farm workers has been reflected in the quarterly reports that the Bureau of Old-Age and Survivors Insurance receives from its field offices. Adequate information is not available at present, however, from which to determine the proportion of farmers reporting the wages and contributions of hired farm workers.

In general, the States and their political subdivisions moved rapidly to accept the new coverage possible for their employees. By early December, 25 States and Alaska had completed coverage agreements and nine other States were in the process of developing them. Four interstate instrumentalities had also completed agreements. The 30 completed agreements cover an estimated 200,000 employees of about 7,000 employing units. Additional employing units and employees can be expected to be covered under these agreements, as well as under agreements which may be completed in the future. Nonprofit organizations likewise have been acting quickly to gain the new insurance coverage possible for their employees. By the end of November 36,000 nonprofit institutions had elected coverage for approximately 740,000 employees. These employees are estimated to represent

(Continued on page 19)

## Selected current statistics

[Corrected to Dec. 7, 1951]

Item	October 1951	September 1951	October 1950	Calendar year	
				1950	1949
<i>Labor Force<sup>1</sup> (in thousands)</i>					
Total civilian.....	63,452	63,186	63,704	63,099	62,105
Employed.....	61,836	61,580	61,764	59,957	58,710
Covered by old-age and survivors insurance <sup>2</sup> .....			35,927	35,165	34,314
Covered by State unemployment insurance <sup>3</sup> .....	34,900	34,900	34,500	32,809	31,581
Unemployed.....	1,616	1,606	1,940	3,142	3,395
<i>Personal Income<sup>4</sup> (in billions; seasonally adjusted at annual rates)</i>					
Total.....	\$257.5	\$253.6	\$231.1	\$224.7	\$205.1
Employees' income <sup>5</sup> .....	173.1	171.5	153.7	145.8	133.8
Proprietors' and rental income.....	50.2	48.3	45.7	44.0	41.4
Personal interest income and dividends.....	20.8	20.7	19.2	19.3	17.1
Public aid <sup>6</sup> .....	2.3	2.3	2.3	2.4	2.2
Social insurance and related payments <sup>7</sup> .....	7.1	7.0	6.2	6.5	6.8
Veterans' subsistence allowances <sup>8</sup> and bonuses.....	1.0	1.0	2.1	2.2	2.0
Miscellaneous income payments <sup>9</sup> .....	3.0	2.8	1.9	4.5	1.8
<i>Old-Age and Survivors Insurance</i>					
<i>Monthly benefits:</i>					
Current-payment status: <sup>10</sup>					
Number (in thousands).....	4,291	4,232	3,182		
Amount (in thousands).....	\$151,825	\$149,915	\$118,333	\$1,018,149	\$655,852
Average primary benefit.....	\$42.19	\$42.23	\$45.38		
Awards (in thousands):					
Number.....	95	87	157	963	682
Amount.....	\$3,087	\$2,744	\$4,359	\$26,294	\$15,343
<i>Unemployment Insurance<sup>3</sup></i>					
Initial claims (in thousands).....	896	721	714	12,251	17,660
Weeks of unemployment claimed (in thousands).....	3,886	3,550	3,442	78,654	102,612
Weeks compensated (in thousands).....	3,279	3,031	2,868	67,860	86,638
Weekly average beneficiaries (in thousands).....	713	758	652	1,304	1,666
Benefits paid (in millions) <sup>11</sup> .....	\$67	\$62	\$58	\$1,373	\$1,737
Average weekly payment for total unemployment.....	\$21.63	\$21.43	\$20.69	\$20.76	\$20.47
<i>Public Assistance</i>					
<i>Recipients (in thousands):</i>					
Old-age assistance.....	2,710	2,723	2,709		
Aid to dependent children:					
Families.....	597	606	655		
Children.....	1,533	1,554	1,668		
Aid to the blind.....	97	97	97		
Aid to the permanently and totally disabled.....	114	113	58		
General assistance.....	312	311	408		
<i>Average payments:</i>					
Old-age assistance.....	\$44.54	\$44.01	\$45.28		
Aid to dependent children (per family).....	74.84	73.95	69.91		
Aid to the blind.....	47.75	47.01	45.92		
Aid to the permanently and totally disabled.....	40.13	45.50	41.19		
General assistance.....	40.21	44.90	45.26		

<sup>1</sup> Continental United States only. Estimated by the Bureau of the Census, except as noted. Monthly employment figures represent specific week and annual figures, average week (unemployment insurance data represent pay period instead of week).

<sup>2</sup> Estimated by the Bureau of Old-Age and Survivors Insurance. Data for September and October 1951 not available.

<sup>3</sup> Data from the Bureau of Employment Security, Department of Labor.

<sup>4</sup> Data from the Office of Business Economics, Department of Commerce. Continental United States, except for employees' income, which includes pay of Federal civilian and military personnel in all areas.

<sup>5</sup> Civilian and military pay in cash and in kind, other labor income (except workmen's compensation), mustering-out pay, terminal-leave pay, and Government contributions to allowances for dependents of enlisted personnel. Excludes employee contributions under social insurance and related programs.

<sup>6</sup> Payments to recipients under the 4 special public assistance programs and general assistance.

<sup>7</sup> Includes old-age and survivors insurance benefits; railroad, Federal, State, and local retirement benefits; veterans' pensions and compensation; workmen's compensation; State and railroad unemployment insurance and temporary disability benefits; and readjustment allowances to veterans under the Servicemen's Readjustment Act.

<sup>8</sup> Under the Servicemen's Readjustment Act.

<sup>9</sup> Includes payments under the Government life insurance, national service life insurance, and military and naval insurance programs, the Government contribution to nonprofit organizations, business transfer payments, and recoveries under the Employer's Liability Act for railroad workers and seamen.

<sup>10</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit.

<sup>11</sup> Monthly amounts, gross; annual amounts adjusted for voided benefit checks and benefit refunds.



# After Fifteen Years: A Report on Old-Age and Survivors Insurance

by O. C. POGGE\*

*The 15 years since the old-age and survivors insurance system began operations have demonstrated that social insurance can be successfully applied to meet American needs for protection against the economic risks of death and old-age retirement in modern life. Belief by Congress in the soundness of social insurance was strikingly reaffirmed in the enactment, by nearly unanimous vote, of the 1950 amendments to the Social Security Act. Mainly as a result of these amendments, old-age and survivors insurance is now more nearly equipped to do the job it was meant to do, and is, in fact, beginning to do on a larger scale. At the end of 15 years of operations, old-age and survivors insurance has emerged as an important institution in American life.*

AT THE end of 1951, about 4.4 million persons<sup>1</sup> were receiving monthly benefits under old-age and survivors insurance. In this fifteenth year of the program's operations, total benefits paid out amounted to \$1.9 billion. Of the total number of beneficiaries on the rolls, 3.3 million were aged 65 or over; 2.3 million were drawing benefits as retired workers, 600,000 as wives of retired workers, and 400,000 as widows, widowers, or parents of deceased workers. At the end of 1951, the aged beneficiaries represented more than one-third of the 8.7 million persons in the aged population who were no longer receiving support from earnings. During the year the number of old-age beneficiaries exceeded for the first time the number of old-age assistance recipients.

At the same time, old-age and survivors insurance was helping to meet the problem of income maintenance for widows and orphans who could not count on current earnings for support. In December 1951 there were about 2 million paternal orphans under age 18 in the United States and about 800,000 widows caring for young children. Of these, about a half million were working. Of the remaining

2.3 million, 1.0 million or approximately 45 percent were receiving monthly survivor benefits under the insurance program. In addition, 70,000 children under age 18 of old-age beneficiaries were also receiving benefits.

The potential benefit protection for the future that people are building for themselves and their families when they have employment under the insurance system is, of course, much greater than can be measured by the benefits now being paid out under the program. At the beginning of 1952, there were an estimated 85 million living persons who had worked at jobs within the coverage of the system at some time since January 1937. Sixty-two million of them were insured, and of these, 23 million were permanently insured—that is, retirement benefits at age 65 or survivor benefits in case of death could be paid on their records even if they had no more work in covered employment. The remaining 39 million were insured for survivor benefits for at least a limited period of time but would have to have additional covered work in order to make their insured status permanent.

In terms of life insurance protection, the total face value of survivorship benefits underwritten by the system at the start of 1952 is estimated at about \$200 billion. By the middle of 1952, when the new method of computing a worker's average monthly

wage becomes effective, this protection will be more than \$240 billion. Of the mothers and children in the United States, 3 out of every 4 may receive monthly survivor benefits if the breadwinner should die.

As of December 1951, about 46 million persons were engaged in work covered by the insurance program, representing about 77 percent of all workers in civilian paid employment in the continental United States. An additional 9 percent were covered by other public retirement systems—systems for Federal civilian employees, State and local government employees, and railroad employees.<sup>2</sup> Only about 14 percent of the Nation's paid civilian workers have no coverage under any public retirement system; these are mainly farmers, self-employed professional people, and farm and domestic employees who are not working regularly for one employer. Fifteen years ago only a few workers had the protection of any sort of organized pension plan—probably less than 10 percent of the labor force. Today we are approaching universal coverage for this risk.

Monthly benefits under old-age and survivors insurance, while modest in amount, are an important source of income to beneficiary families. In December 1951 the average benefit for a retired worker with no dependents receiving benefits was \$40.50. When the worker and his wife both received benefits, the average for the family was \$70.00. The benefit for an aged widow was \$36.00. Families made up of a widowed mother and 2 children received, on the average, about \$91.00. For most of the people who will come on the rolls after the new benefit

<sup>2</sup> Under the 1951 amendments to the Railroad Retirement Act, the earnings from railroad employment of any employee who retires or dies with less than 10 years' railroad service are credited under old-age and survivors insurance.

\* Director, Bureau of Old-Age and Survivors Insurance.

<sup>1</sup> Year-end statistics in this report are based on preliminary estimates.



formula provided by the 1950 amendments becomes effective, benefits will be higher than those payable to people now on the rolls. In the fiscal year 1953, for example, benefits awarded to a retired worker and wife aged 65 or over are expected to average close to \$95 a month; for a single worker, \$60.

That old-age and survivors insurance is furnishing social insurance protection on an expanded and improved scale today is, in the last analysis, a matter not only of legislation but also administration—of ability to deliver what the law promises. As Karl de Schweinitz has put it: "Laws and the rights and equities they establish are not self-operative. They exist only if they are administratively maintained."<sup>3</sup> The administration of a program is the test of whether it exists at all.

The chief administrative problem peculiar to old-age and survivors insurance arises from the need to combine large-scale account-keeping and claims-payment operations and impartial administration of the law with sympathetic and friendly service to the individual. Dealings with claimants are often at periods that are for them times of acute personal distress and major personal readjustments—times when they are least able to deal with impersonality and bigness. For them the relationship with the field office interviewer often represents their entire contact with the program, but back of this field office employee stands an effective Nation-wide organization designed to meet the need for personal service to each individual.

In the fiscal year ending June 30, 1952, the Bureau of Old-Age and Survivors Insurance expects to record approximately 225 million reports of earnings to the appropriate social security accounts of more than 85 million individuals; to process slightly more than 1.5 million claims for benefits; to authorize regular monthly payments to 4.5-5.0 million beneficiaries; and to make more than 3.1 million changes in the beneficiary rolls (changes of address, suspensions or terminations of benefits, and so on).

This job is being performed in 1952 by a staff (including those in Alaska,

Hawaii and Puerto Rico) of about 14,000 employees located in six area offices, the central administrative offices and accounting establishment in Baltimore, 510 field offices, 2,859 itinerant stations, and 90 detached official stations.

Although the administrative task is one of considerable magnitude, the total administrative costs, including those of the Bureau of Internal Revenue attributable to the program, represent only 2.4 percent of the estimated contributions to be collected in 1952 and 4.5 percent of expected claims payments.

The table presented on page 13 shows the growth of the workload to this point and gives other operational data.

How did the Bureau arrive at its present administrative arrangements? What are the problems with which it has grappled over the last 15 years? What has been learned from its successes and failures over this period?

The operating history of the Bureau can be divided conveniently into six periods, each with its own distinctive problems and accomplishments.

### *Laying the Groundwork (1935-36)*

The Social Security Act of 1935 broke new ground administratively, in addition to setting up new programs. No organization or procedures existed to do the job outlined in title II of the act, and there were no sure precedents for action. From the very beginning it was recognized that the magnitude and newness of the administrative job presented a major challenge. Opposition on the part of some who felt that the program would not be administratively feasible and that it would be too costly underlined this challenge.

Since old-age benefits were to be based on individual wages, the first job was to establish a system for maintaining a record of the wages each worker received in employment under the program. Specifications for machines and equipment that could perform this unprecedented task were submitted to all the leading manufacturers. All these proposals were carefully analyzed and evaluated, and a system involving the use of punch-card accounting equipment was accepted as the most practical and economical.

The Post Office Department agreed to perform the tremendous task of registering the millions of employees and employers to whom account numbers and identification numbers would have to be assigned at the outset. Services to employers and employees were provided by approximately 45,000 local post offices throughout the country. The Bureau of Old-Age and Survivors Insurance, which had no large field organization at the time, planned thereafter to carry the continuing task of assigning new account numbers.

It was recognized from the start that administration would have to be considerably decentralized. After careful studies, a plan of field organization was outlined that provided for the establishment of approximately 400 field offices throughout the Nation. By December 1936, the location of more than 100 of these offices had been announced and 71 were already in operation.

The need for an active public information program was also recognized at an early date. The first annual report of the Social Security Board said, "Sound research and able administration will be of little avail unless those who are vitally affected by the Act understand their rights, duties, and obligations under it." With the close cooperation of the Bureau of Internal Revenue, special efforts were made to reach employers and employees through trade and labor, civic, veterans, and educational organizations.

In the meantime, the central organization was being planned in Washington to establish and maintain wage records and to adjudicate the claims for lump-sum benefits that would begin to come in early in 1937. Because space could not be found in Washington, the record-keeping operations were located in the Candler Building in Baltimore. Towards the end of 1936, the Bureau started to recruit and train the necessary staff in Baltimore, where 2,400 persons entered on duty in November and December 1936 and began the work of establishing the records resulting from the initial registration.

The Social Security Board was the first agency of its size to start its operations with almost all its employees appointed under the classified civil service; it could thus, from the

<sup>3</sup> *People and Process in Social Security*, American Council on Education, Washington, D. C., 1948, p. 76.

beginning, plan for a career service for its personnel. Because of employment conditions at that time, the Board gave special consideration to and was fortunate in recruiting men and women who were not only fully qualified to perform their current duties but who possessed potentialities for more responsible tasks. To promote the efficiency of the staff and to give them the necessary background for further career service, a comprehensive training and staff development program was inaugurated.

By the end of 1936, the administrative groundwork had been laid, mass registration completed, staff recruited and trained, basic procedures and organization developed, and operations initiated for the tremendous task of administering the Federal old-age benefit program.

### **Getting Into Operation (1937-39)**

The task of establishing initial employee accounts and employer identification numbers was completed by the end of June 1937. As of that date, the Bureau had received approximately 30.3 million applications for social security account numbers and about 2.5 million applications for employer identification numbers. Staff and equipment were available to handle employers' wage reports as they were received from the collectors of internal revenue. Inevitably, in a new program of this size, there were false starts and adjustments. Much of the story of the first 2 or 3 years can be told in terms of the readjustments arising from actual experience with the new operations.

One of the first major changes made was in the type of wage report prepared by employers. For the calendar year 1937, the wage reports were on a semiannual basis. These reports consisted of an individual slip for each employee wage item and a covering summary slip on which the employer indicated the total wages and total number of employees covered by his report and the amount of social security tax payable. It soon became evident that the slips were costly to handle, control, file, and refer to. Before the first period's reports were completely processed, the Bureau of Old-Age and Survivors Insurance was

already working with the Bureau of Internal Revenue on a system of quarterly list reporting that became effective with the first quarter of 1938 and is still being used.

Another early problem was whether the wage records should be maintained on a centralized or decentralized basis. In line with the original intention to decentralize operations as much as possible, the wage- and account-number records in Baltimore were maintained on a regional basis with the idea that they could be decentralized to the 12 regional offices of the Social Security Board. Because of the continuous migration of workers from one part of the country to another, however, and because most large employers paid their taxes and filed wage reports centrally to cover their employees all over the country, it quickly became clear that such decentralization was impractical. It would have meant the continual transfer of large volumes of work between regions, a tremendous amount of duplicate handling, and special control records for the work transferred. Early in 1939, therefore, a central mechanical section was set up that provided for a unified series of operations for maintenance of all wage records. Subsequently, all the related files and records were combined and centralized and all similar functions in the regional units were consolidated into functional operating units. This basic plan soon proved its validity and is still in operation.

In the meantime, the Bureau began to receive claims for lump-sum benefits. More than 70,000 claims were received in 1937. The first claims units had also been set up on a regional basis. With the decision not to decentralize the wage records, however, the claims units were also consolidated to reduce record-keeping and expedite mass handling of the adjudication process.

Other difficulties had to be overcome in pioneering the establishment of the system for maintaining wage records. One problem involved the reporting of wages by the employer without the wage earner's account number or with an incorrect number. In the first wage reports, filed by employers for the year 1937, almost 10 percent of the wage items lacked a

social security account number. Procedures had to be developed for permanently recording these items and for determining the correct account numbers. The percentage of items reported without account numbers decreased to 3.5 percent for 1938 and to 2.5 percent for 1939. In recent years, before the 1950 amendments, it had stabilized at 1.0-1.5 percent. There has been no decline, however, in the percentage of wage items reported by employers with incorrect account numbers or with names different from the names appearing on the Bureau's records. The items have remained at about 4 percent of the total, and the work necessary to check these items, identify the correct account numbers or names, and credit the wages to the proper accounts is a continuing part of operations. To meet the problem, the Bureau has developed a system of educational contacts with employers who fail to give correct information; the importance of maintaining proper records and of submitting correctly prepared reports is explained, and the employers are given help, whenever possible, in solving their reporting problems.

During 1937-39 the long-run success of the wage-record system was assured through the perfection of a system of accounting controls and balancing operations designed to ensure that the millions of wage items and the billions of dollars in wages reported to the Bureau would be accurately credited to the proper accounts.

Striking improvements in efficiency were achieved by revising procedures for posting wages to the individual wage earners' accounts. For the first 2 years, wages were summarized and posted to the individual accounts only after all the employers' reports for the calendar year had been processed. For those end-of-the-year posting operations, temporary employees were hired, batteries of punch-card tabulating equipment were rented, additional space acquired, and a round-the-clock schedule of three shifts established until the posting was completed. To obtain the administrative advantages of a level flow of work throughout the year, a plan was devised for posting employees' accounts on a cyclical basis so that it would become a continuous process using a



relatively stable number of men and machines. The plan, which was placed into operation in May 1940, is still in use today.

While those developments were occurring in Baltimore and Washington, the Bureau's field organization was built up in line with the original plans. By the end of 1937, there were 320 field offices in operation. As a result of the decision not to decentralize the records operations, a permanent home was planned for all the Bureau's central operations and for the departmental operations of the Social Security Board. The Social Security Building that was finally constructed in Washington has never been occupied by the Bureau of Old-Age and Survivors Insurance.

As the work of administering old-age and survivors insurance increased, the Bureau found it necessary to almost double its staff between June 1937 and June 1939; the field staff increased from about 900 to 2,000 and the departmental staff from about 2,800 to 5,000.

Because of the effectiveness with which the Bureau assimilated the increased workloads, the Social Security Board recommended expansion of the program in 1939, as indicated by the following quotation from its fourth annual report, for the fiscal year 1939: "Progress in the handling of claims as well as in the maintenance of wage records made it feasible for the Board to recommend that the old-age insurance program go into full operation two years earlier and on a much more comprehensive basis than was contemplated in the 1935 legislation."

### ***Growing Up—First Major Program Changes (1939-41)***

The 1939 amendments to the act brought major changes in the Bureau's operations. The most important effects, administratively, were the results of the provisions that established benefit payments for dependents and survivors of the wage earner and that advanced the date for paying monthly old-age benefits from January 1942 to January 1940.

The first field activity relating to claims under the 1939 amendments was to notify, by letter, all persons who had received lump-sum payments at age 65 of their potential right to

monthly benefits under these new provisions. Transcripts of the wage records of workers who had attained age 65 in 1937, 1938, 1939, and 1940 were forwarded to the appropriate field offices, which could then advise claimants of their possible eligibility and handle claims promptly. This was the same technique that was used on subsequent occasions, notably after enactment of the 1950 amendments, to prevent loss of benefits by potential claimants.

As far as possible, claims activities were handled by the field offices in a manner to permit at least one personal contact with the claimant. To make service as accessible to claimants as possible, the field offices were supplemented by branch offices and itinerant stations. Close attention was given to problems of interviewing, including those introduced by illiteracy and language difficulties.

Monthly benefits in the first year of operation under the amendments were awarded to a quarter of a million persons. These claims brought with them a host of questions that had to be answered before basic precedents, policies, and procedures could finally be established. The case-study method was used in special problem areas to reach conclusions on the basis of actual experience: What, for example, are the criteria to use in determining whether a parent was wholly dependent on and supported by the worker? When does a widow have a child "in her care"? Are tips and traveling expenses "wages" in the meaning of the act?

Coverage determinations that the Bureau of Old-Age and Survivors Insurance made for benefit purposes, and that the Bureau of Internal Revenue made for tax purposes, had to be coordinated and were sometimes at variance during this period. There was a large twilight zone where it was difficult to determine whether individuals were or were not employees. Attempts to narrow this area were complicated by lack of specific precedents and lack of complete information. Resolution of differences, however, proceeded gradually.

Policies initially adopted to carry out the 1939 amendments were tested and refined as experience accumulated, and a claims manual for the use

of operating personnel was issued as the end product. This manual, in its current edition, contains the Bureau's basic instructions for the determination of entitlement to benefits and for the processing and payment of claims.

At this point in the Bureau's history, the central office in Washington was adjudicating claims and certifying them to the Treasury Department for payment. Under the provisions of the 1935 act, this task was relatively simple; all that was required was a one-time authorization to the Treasury Department to pay a lump sum to the person entitled. The 1939 amendments magnified and complicated the task manyfold. One-time notices to the disbursing offices of the Treasury Department for lump-sum death payments continued, but in addition the Bureau now had to authorize recurring monthly benefits and had to process terminations and temporary suspensions because of such factors as return to work. A basic method had to be devised to make information available at all times as to which of the persons entitled to monthly benefits should receive them for a particular month. Moreover, controls had to be established in the wage-record operation that would enable the Bureau to note any beneficiaries who failed to report that they were earning wages in excess of \$14.99 a month (the amount that would cause a benefit to be suspended), so that wage investigations could be started.

The growth of the recertification activity immediately following the 1939 amendments is indicated by the fact that at the end of the fiscal year 1941 a total of 372,300 benefits, amounting to approximately \$6,815,000 a month, were in force.

To administer the new monthly benefits, a punch card was developed for following the payment status of each individual on the rolls. In the area offices, these "payee cards" now ensure timely and accurate recertification each month of nearly 4.5 million benefit payments totaling about \$150 million. They have made it possible to prepare a monthly statement showing the activity of the beneficiary rolls and to balance this statement against external controls within a few days after the end of the month. In addition, these payee cards constitute



a valuable source of data for analytical studies and for work-load estimating.

Careful scheduling of work with the Treasury Department was and is necessary. Despite the volume of benefit payments and the many changes occurring each month, operations between the two organizations have been synchronized so well that balancing between a listing of the regular monthly benefit checks printed by the disbursing office and the Bureau's payee cards has been made quite simple.

Another problem arising from the 1939 amendments concerned the type of record that should be kept of payments made to each beneficiary. Usual accounting methods suggested a ledger account for each individual on the rolls. This system was considered carefully and experimented with but was finally rejected, since it was evident that, as the benefit rolls grew, hundreds of clerks would be needed just to maintain individual accounts. Still, it was essential to have some method that would permit rapid reconstruction of each beneficiary's payment history when necessary. The problem was solved when it was decided to use the claims-folder system, with a folder set up for each account. Copies of all actions affecting payments—award and resumption of award forms, notices of suspensions and terminations, notices of returned checks, and the like—are filed systematically in the claims folder. By going through the folder it is possible to reconstruct the payment history of any beneficiary within a matter of minutes.

During the years immediately following the 1939 amendments a number of management techniques were established that, though subject to later improvements, have remained as basic elements in the Bureau's administrative concepts and practices. One was emphasis on operating goals as measurements of progress and performance. Another was the development in 1941 and 1942 of a functional budget with estimated requirements directly related to activities to be performed. The responsibility for initial estimating and for subsequent budget execution was placed as closely as possible to the organizational level performing the work. A formal work

planning-reporting system was still another administrative development. This system provides a regular method for supervisory leadership and for participation at all levels in the development of operating objectives and plans. A program of periodic narrative reporting was used to keep the administrative offices informed of current operations.

In these years, the emphasis in operations had turned sharply from registration and maintenance of records to the receipt, processing, and recertification of claims. A sound administrative basis was established that was immediately tested by the difficulties of the war years.

### *The War Years (1941-46)*

Shortly after the declaration of war, President Roosevelt announced that a number of agencies—including that part of the Bureau of Old-Age and Survivors Insurance in Washington—would be moved to make office space and housing available in Washington to war agencies and their employees.

The personnel problem thus created threatened the effective administration of the Bureau's program.

After considering such factors as the immediate availability of office space and housing for employees, the presence of Treasury Department disbursing office facilities, and the location of various cities in relation to the national claims load, a decision was made to relocate the claims activities in five cities—New York, Philadelphia, Chicago, New Orleans, and San Francisco. The central administrative staff was shifted to Baltimore (the home of the Division of Accounting Operations since the beginning of the program).

The relocation of more than 1,500 employees and the Bureau's equipment and records was accomplished without a major "hitch," and the more than 500,000 beneficiaries then on the rolls continued to receive their benefit checks on time.

During the same period another significant organizational determination was made. After a "trial run," authority was delegated to field office personnel to make initial determinations of the rights of claimants to receive benefits. Previously, both the initial determination of entitlement and a review had been made centrally.

At this point the development of the keystones in the present organizational structure of the Bureau was completed—central administrative offices and the records office in Baltimore; field offices throughout the country to receive, develop, and adjudicate claims; and area offices to review claims adjudications and to certify and recertify claims to the Treasury Department disbursing offices for payment.

The Bureau's administrative history during the 4 years following the formal declaration of war was characterized by labor shortages, high turn-over among personnel, and the use of every kind of short cut to keep up with the workloads. Although working hours were increased from 39 to 44 in January of 1942 and from 44 to 48 a year later, the manpower problem remained acute. The Bureau was authorized at this time to do its own hiring within the framework of Civil Service Commission and War Manpower Commission regulations. Nevertheless, the supply of manpower was still inadequate. Replacements, in most instances, were less qualified than the employees they replaced.

With the onset of war the Bureau took action on a number of economy steps that had already been under consideration as a result of experience in the first years of operation. Among them was the elimination, with resulting substantial savings, of a large alphabetic file containing a typed copy of the information on all applications for account numbers. Studies had indicated that the principal uses of this file—to assist in identifying wage earners who had lost their account number cards and to aid in the investigation and correction of improperly reported wage items—did not warrant the cost of maintaining it in addition to the other available sources of information.

By the end of 1942 it became apparent that additional steps would have to be taken to streamline the Bureau's work. President Roosevelt's letter of December 22, 1942, to the heads of all departments and agencies set the framework for the Bureau's appraisal of activities. In part, the President stated: "Many activities, desirable in peace time, must be eliminated, provided only that such eliminations do

not result in permanent harm to the future health and security of our individual citizens; many services must be provided at a reduced standard; all agencies—military and civilian—must take all necessary measures to organize their work for maximum efficiency."

Late in 1942 and early in 1943 the Bureau undertook a reappraisal of all its activities known as the "Why Survey."<sup>4</sup> The survey utilized the Job Methods Training course of the War Manpower Commission and a Bureau-wide suggestion system. Over a period of about 6 months, 57 areas of activity were subjected to detailed study. Of 6,600 suggestions received from 2,400 employees, a total of 1,800 from 1,000 employees were put into effect immediately. Another 250 acceptable suggestions related to printed forms and were carried out as the forms were reordered. It has been estimated that this Bureau-wide appraisal resulted in eventual savings of at least 1,500 positions. The employee suggestion system, which is now on a permanent basis, has proved of great importance in the Bureau's continued appraisal of its activities. The Bureau also employed the Job Relation Training and Job Instructor Training courses and other training methods to use the available manpower most efficiently and to counter the effects of employee losses.

The number of beneficiaries on the rolls continued to grow steadily, as did the work involved in maintaining the rolls. The work in maintaining accounts of employee earnings increased sharply because of the high level of wartime employment and labor turnover. In spite of scarcities, the Bureau's wartime job became larger because of economic and program factors beyond its control.

At about this time a radical step was taken. If employees could not be persuaded to come to Baltimore to work, it would be necessary to take the work to employees. Large blocks of work in the processing of employee earnings items were sent to the Philadelphia, Chicago, and New Orleans area offices and to a new branch accounting office set up in Wilkes-Barre, Pa. Wilkes-Barre was selected because it was a

noncritical labor supply area; because labor-market conditions there have remained good, operations have not only been continued but have been expanded. The shift of work to the area offices, however, did not offer a permanent solution to the Bureau's manpower problem. At the end of the war, this work was transferred back to the Division of Accounting Operations.

In addition to carrying on its own function effectively in the face of these wartime difficulties, the Bureau made several direct contributions to the national war effort. Its field staff carried out a number of compliance surveys for the War Production Board, and it provided war agencies with statistical data derived from the Bureau's wage record operations.

The Bureau participated with other constituents of the Federal Security Agency in administering an emergency program for civilians affected by enemy action. The Bureau's role was to provide cash payments to dependents of workers captured by the enemy on Wake Island, Guam, and other outlying war bases, repatriated civilians from the Philippine Islands who were disabled as a result of enemy action, as well as dependents of those who were killed, disabled civilians, and survivors of those who were killed in the performance of official protective services such as the Civil Air Patrol, civil defense, and Aircraft Warning Service. Shortly after the war ended, this program was transferred to the Bureau of Employees' Compensation, now in the Department of Labor. Slightly more than \$1 million had been paid in benefits by the Bureau of Old-Age and Survivors Insurance.

### *Postwar Readjustment (1946-50)*

The 1946 amendments to the Social Security Act included provisions for retroactive protection for survivors of World War II veterans who died within 3 years after their discharge from the Armed Forces. This provision increased the Bureau's workloads, required the preparation of special procedures for processing veterans' cases, and set in motion extensive coordination with the Veterans Administration and the Armed Forces to verify service records and obtain

proofs. The enactment of the Railroad Retirement Act Amendments of 1946 also had considerable impact on the Bureau of Old-Age and Survivors Insurance, since railroad earnings were to be credited toward survivor benefits payable under the Social Security Act. Coordination of the records of the two systems and cross-referring of accounts involved new workloads and the exchange of wage-record and account-number information between the Railroad Retirement Board and the Bureau.

Major staff adjustments during the immediate postwar period resulted from the return of veterans and war transferees with reemployment rights. Placement of thousands of returning employees and reassignment of temporary incumbents with due regard for their rights and for principles of fair play constituted a real achievement. A vigorous training program facilitated the reorientation of both returned and reassigned employees. Within a year a return to peacetime standards had been accomplished.

Another development of the postwar period was the transfer to the Bureau of the responsibility for certain administrative jobs previously performed as staff functions in the Social Security Administration. On the basis of studies made by the Administration, the property management and procurement functions and personnel engaged in this work were shifted in 1947 to some of the constituent bureaus. In quick succession, the administrative accounting and auditing function and staff, and increased responsibility for classification, payroll, and informational work were delegated to the Bureau level. Other changes of less significance were made, all with the same purpose of fixing authority and accountability at the most appropriate level.

The distribution to the area offices of workloads, which are allocated by account-number series, was revised in 1946 and 1947 to reflect the changing geographical distribution of the claims load. The New Orleans area office was closed, and new offices were established in Kansas City and in Birmingham. The number of area offices and the locations have not been altered since 1947.

Operations in the fiscal year 1948

<sup>4</sup>See the *Bulletin*, March 1944, pp. 23-24.



were, for the first time, financed out of a single appropriation made to the Bureau. This realignment in the appropriation structure had the effect of relating, as directly and as clearly as possible within the existing organizational pattern, the costs of administration with the job to be done in carrying out the old-age and survivors insurance program. This change contributed to simplicity in preparation, presentation, and justification of the Bureau's budget.

Several major improvements in job methods were made during this period. When wage records were first set up, for example, individual ledger sheets that had been established for all wage earners were posted and balanced annually. A new procedure eliminated the use of individual ledger sheets. Instead, a continuous listing is now prepared each year, by electrical accounting machine, using the annual summary and detail earnings punch cards. A separate listing is run for each 1,000 accounts, showing wages reported during four calendar quarters, as well as cumulative information on wages, quarters of coverage, and so on. The listings are microfilmed. The microfilm, which represents the basic wage-record reference, is spliced to the microfilm for preceding years for the same 1,000 accounts. It is estimated that this plan saves approximately \$500,000 a year.

Under a simplified procedure, all employer wage reports that consist of a single page—about 80 percent of the total—are microfilmed and destroyed immediately after being processed. In addition to effecting substantial savings in manpower, this procedure releases enough filing equipment and space to relieve the pressure brought about by the great volume of reports received under the expanded program.

More efficient operation resulted when the manual preparation of correspondence by the collectors of internal revenue on wage items reported without an account number was replaced by the mechanical preparation of correspondence in the Division of Accounting Operations. This change produced substantial savings in the collectors' offices, less handling of incomplete item cases in the old-age and survivors insurance field offices, and earlier receipt of wage reports by the

Bureau of Old-Age and Survivors Insurance for processing.

Another plan transferred the function of assigning employer identification numbers to the collectors of internal revenue. The plan resulted in estimated savings for the Bureau of Old-Age and Survivors Insurance of \$93,000 a year, without appreciably increasing the costs in the Bureau of Internal Revenue, where certain operations relating to the function were already being performed.

The cost of recertifying monthly benefit payments to the disbursing offices was reduced by "freezing" the file of payee cards, except for deletions, for 6 months at a time. By keeping the file relatively stable, problems of balancing and filing are greatly reduced.

### *The Program Comes of Age (1950-51)*

The 1950 amendments to the old-age and survivors insurance program imposed an obligation on the Bureau for efficient, swift, and accurate administrative action to accomplish the social objectives of the new legislation. First, more than 3 million persons on the monthly beneficiary rolls on September 1, 1950, were immediately entitled to increased benefit amounts. Second, almost 700,000 persons, who had not been able to qualify previously, became immediately eligible for benefits. Finally, the new coverage provisions brought an additional 10 million jobs under the program, and old-age and survivors insurance wage credits were provided for the World War II service of 16 million veterans. This new coverage was not to become effective until the beginning of 1951, but immediate preparation was necessary.

Before the amendments were passed, advance planning was carried as far as possible. Training programs were planned to utilize the maximum skills of persons already on duty and to get new employees into production quickly. Work-flow adaptations and procedural adjustments were prepared while the amendments were taking form. An extensive information program was planned to ensure that the public and potential beneficiaries would understand their rights, benefits, and responsibilities. These pre-

liminaries, with the support of experienced personnel, made it possible to keep staff increases at a level just sufficient to meet long-term workload increases. The Bureau, instead of hiring temporary employees, shifted regular employees from one operation to another as peak loads occurred, and overtime was used extensively.

The first administrative task was to increase benefits to the new amounts in time to meet the mailing schedule of October 3, 1950, for the September benefit checks. Immediately after the amendments became law, postcards were sent to about 3 million beneficiaries informing them of the date when they would receive checks in the higher amounts. This action was taken to acquaint beneficiaries with what they might expect under the new law and to prevent the field and area offices from being swamped with inquiries. With the cooperation of the disbursing offices of the Treasury Department, all checks in the new amounts were in the mails by October 3, just 36 days after the new law was signed.

Meanwhile, principally because of liberalized eligibility requirements, the claims load increased rapidly. Before the amendments about 250,000 claims were received each quarter. After the new provisions were adopted, this figure doubled; for short periods, moreover, the Bureau received and processed a claims load four times as heavy as the previous normal load.

A key measurement of efficiency in the claims operation is the elapsed time from the filing of the claim to final award of benefits or disallowance action. With the initial upward surge in claims, processing time for development, adjudication, review, and certification began to increase, and by January 1951 about 50 calendar days were required. By the following June, processing time had been reduced to about 27 calendar days—close to the average in the pre-amendment period.

The work of registering newly covered employees and employers—the first major task under coverage extension—gained momentum in December 1950; the registrations remained at a high level through the rest of the fiscal year. Employer registrations increased by more than 150 percent over those in the preceding fiscal year, and



about 80 percent more employee accounts were established. These workloads were processed without the accumulation of backlogs.

Staff work entailed by the new coverage presented very real challenges. Forms and procedures, for example, for the use of nonprofit organizations had to be developed by January 1, 1951. Questions of interpretation of the law had to be settled so that States could receive guidance in framing legislation and negotiating coverage agreements to meet the requirements of Federal legislation. Because the newly covered self-employed persons would not report their covered income for 1951 until 1952, the need for devising forms and procedures in this area was not so pressing as for newly covered employees. Since, however, the retirement test of the program was applied to covered self-employment beginning in January 1951, it was necessary to inform beneficiaries of this fact and to work out procedures that would permit benefits to be suspended currently when a beneficiary was currently engaged in covered self-employment. In addition, Bureau staff worked closely with the Bureau of Internal Revenue in developing regulations and uniform coverage determinations for the self-employed. An information booklet with a tear-off coupon to register household employers was prepared and widely distributed. A tax-return form of the envelope type was developed in cooperation with the Bureau of Internal Revenue to simplify tax and wage reporting for the housewife. Information on procedures and on definitions of rights and obligations was distributed to farm people with the cooperation of the Department of Agriculture. Claims policy determinations were made on numerous points in the new coverage fields.

Growing out of the amendments are two additional improvements in administration. In most cases it is no longer necessary to secure from an employer a special statement of recent wages that have not yet been reported to the collector of internal revenue, and plans are now being put into effect for a combined benefit check to all children in a single family unit instead of separate checks for each child.

A number of factors can be used in

evaluating administration during this period of major change. Monthly benefits were awarded in the fiscal year 1951 to 1.4 million persons, more than double the previous record high. Beneficiaries on the rolls at the end of June 1951 numbered 4.4 million—1.1 million more than at the end of June 1950. The total cost incurred by the Federal Security Agency in administering the old-age and survivors insurance program in the fiscal year was about \$55 million, as compared with \$43 million in the preceding fiscal year. The 1951 total was only about 2.6 times the amount expended in the fiscal year 1941, although the volume of work had tripled and soaring prices had tremendously increased operating costs. The rise in the Bureau's composite workload was roughly 47 percent during the year, while the number of manhours worked, including overtime, increased by only about 20 percent. In this period, 47 employees were handling the amount of work that had required 100 persons in 1941.

### *Challenge of Administration*

Victory over size is probably the distinguishing feature of administrative accomplishment under the old-age and survivors insurance system. A workable, wage-related benefit system would probably not have been possible had it not been for the Nation's talent for the adaptation of mass-production methods and machines to all types of enterprise, even to the setting up of social security accounts. The social security system in this country owes a vast debt to American mechanical genius, which introduced industrial production methods into office operations.

The recent introduction of electronic computers has made possible the rapid mechanical calculation of benefit amounts from punch cards containing wage-record information. In line with its continuous study of methods and operations, the Bureau is following closely the development of other types of high-speed electronic machines that are potentially capable of accumulating and storing masses of details and rearranging and tabulating information with lightning speed.

In the final analysis, of course, the interest of the Bureau is not simply

in smooth operations for their own sake. Essentially it is a matter of fulfilling obligations to beneficiaries of the program, who are entitled to an efficient system operated at the lowest possible cost.

As old-age and survivors insurance becomes a more and more important source of income for greater numbers of older persons, widows, and orphans, the Bureau is frequently the main contact these people have with any Government program. Sympathetic and friendly service has always been the aim of the hundreds of social security field offices in local communities all over the country. The new size and importance of the program, however, bring heightened challenges in the area of human relationships.

Attainment of the continuing goals of efficient, courteous, and enlightened administration depends on the men and women who are operating the system. Continuing improvements in the quality of service depend in large part upon continuing development of personnel. The Bureau has sought this development through stressing opportunity for career service in the social security program. Employees have been selected with a view to their potentialities for growth. Training courses have been designed to provide not only technical training for immediate responsibilities but also broader orientation in the meaning and objectives of social security.

Service to the public has also been based on the concept that a sound program of public reporting is one function of efficient administration. In recommending a broad informational program on the new amendments, the Advisory Council on Social Security to the Senate Committee on Finance reported in 1949:

Under old-age and survivors insurance, contributors have established an equity in the trust fund. The Government as trustee has an obligation to inform the beneficiaries of their rights. The reporting and tax provisions as well as the benefit provisions will affect millions heretofore outside the scope of the law; unless they are fully informed of the duties they must now assume, records will be incomplete and the resulting confusion may tend to defeat the purpose of the extended protection. No social-security program

can be effective unless those who are entitled to participate know their rights and obligations.

Providing the public with full information on their rights and responsibilities under old-age and survivors insurance is necessary to economical and efficient operation of the law, and has been a basic administrative responsibility of the field offices. Further, the Bureau's reporting program includes publication of claims statistics and administrative reports to Congress and the public, as well as statistical data collected in the processing of wage and employment reports. These latter statistics, developed for use in administering the program and in public consideration of program changes, give a valuable picture of the workings of the Nation's industrial and commercial economy. They are made available, often in cooperation with other Federal agencies, for the general use of Government, industry, labor, and other public and private users.

The legislative changes in the program over the past 15 years, while accomplishing much toward improving the program and bringing it closer to the goal of basic retirement and survivorship protection for all workers, have resulted in some program provisions that may be unnecessarily complicated. This situation was inevitable, since the amendments are not only the result of compromise between the positions of many varying groups but also reflect attempts to preserve the equities of persons who have already established rights under the program. Program modifications looking toward simpler, more effective administration are now a major legislative goal.

The program changes that still remain to be made present significant challenges to administration. Administrative planning must accompany program planning in such areas as extension of coverage to groups still unprotected, extension of the program to persons covered under other retirement systems, protection against disability, and changes in the benefit rate.

### **Challenge of Benefit Adequacy**

Since 1941 the Bureau of Old-Age and Survivors Insurance has con-

ducted surveys of small samples of beneficiaries to determine the significance and effectiveness of the program in meeting their needs. In November and December 1951, the Bureau conducted the first Nation-wide survey of some 20,000 aged beneficiaries and their dependents to ascertain how they were currently getting along. Preliminary results from this survey will be available in the spring of 1952.

According to the most recent of the published surveys (Philadelphia and Baltimore, 1949) only about 1 in every 5 aged beneficiary couples had, besides their old-age insurance benefits, additional permanent income amounting to as much as \$600 during the year.<sup>5</sup> For one-third of the couples, old-age insurance benefits were the sole sources of permanent income. Without the insurance benefits, only 1 couple in 8 would have had as much as \$75 a month in retirement income; only 1 in every 12 would have had as much as \$100. With their benefits, probably half these retired couples now have an assured income of \$75 a month, and more than one-fourth probably have \$100.

Two-thirds of the families of widows and children included in the survey had no permanent income other than their benefits. In families where the widows were not at work, only 1 in every 10 would have had \$75 a month or more without their benefits. With the benefits, 6 in every 10 families probably now have as much as \$75 a month.

Establishing and maintaining reasonable adequacy in benefit amounts remain the most serious challenge to the effective operation of the insurance system. Because the program was established on a conservative basis, the level of benefits as originally established in 1939 was probably too low. The rapid increase in both price and wage levels during the war and post-war period resulted in even greater inadequacy. Thus the first 15 years' program experience has sharply pointed up one of the permanent problems in pension planning—how to keep benefit levels reasonably in line with current economic conditions.

<sup>5</sup> Retirement pay from former employer, veteran's pensions, union pensions, privately purchased annuities, and income from assets.

Between 1939, just before monthly benefits first became payable under the program, and August 1950, when the recent amendments were enacted, the consumer price index rose by 70 percent. Wage earnings of covered workers also advanced rapidly. In 1939, median covered earnings of workers employed under the program amounted to \$716. In 1949, the median had reached \$1,850, more than 150 percent above the level 10 years earlier. At the same time, the average old-age (primary) insurance benefit had risen by less than 12 percent, from \$22.60 in December 1940 to \$26.30 in June 1950. The average old-age insurance beneficiary newly coming on the rolls in June 1950 received \$29.03, only 30 percent more than the \$22.30 awarded to primary beneficiaries in December 1940.

Benefits in June 1950 were clearly out of line in relation to both price and wage levels. The purchasing power of the average benefit had been drastically reduced since 1940. Moreover, the man who retired in 1950 was receiving a benefit representing a smaller proportion of his current money wage loss than the man retiring in 1940. For those coming on the rolls in 1950, the lag of benefits in relation to current price and wage levels resulted from three main factors: (1) the average wage on which benefits were based included past years in which wages generally had been at lower levels, (2) the benefit formula provided only a 10-percent replacement of average monthly wage beyond the first \$50, and (3) no replacement was provided on earnings in excess of \$3,000 in a year (\$250 a month). For beneficiaries who had become entitled to benefits in the earlier years of the program there had been, by and large, no change in rates since entitlement. Their benefits were generally fixed at the time of their retirement.

The 1950 legislation contained important remedial amendments. Under the new law the average wage for workers with approximately 1½ years' work after December 31, 1950, may be computed over the period beginning with that date. Thus, for the next several years at least, workers will be having their benefits computed on a current basis. The new formula permits



a 50-percent replacement of the first \$100 of average wage and 15 percent of the next \$200. Earnings up to \$3,600 a year instead of only \$3,000 may be credited toward social security benefits. Finally, a substantial adjustment was made in the rates of beneficiaries who had become entitled before the amendments.

Nevertheless the 1950 amendments have not permanently solved the problem of keeping benefit rates up to date. We know that over the long run the trend of wages, prices, and the standard of living has been upward. Under such circumstances a person who starts contributing in his twenties toward a retirement benefit to be paid at age 65 will find, when he reaches 65, that the money benefit he looked forward to in his younger years is quite inadequate to do the job he had expected it to do. This situation results not merely from the fact that prices may have risen; just as important is the fact that a general rise in standards of living will have occurred. Pensions must not only keep pace with rising prices but must take account of improvements in the standards of living current at the time of retirement.

Since annual earnings of more than \$3,600 are not included in the benefit computation, the ratio of benefits to earnings is considerably less for higher-paid workers than for low-paid workers. For example, benefits amounting to a 20-percent replacement of his monthly wage are payable to a \$4,800 worker if he is entitled only to a retirement benefit for himself, and to a 30-percent replacement if his wife is also entitled. Similarly, the benefit replacement for a \$6,000 earner is 16-24 percent of his work income. The worker who averages only \$1,200 a year, however, receives a 50-75 percent replacement.

As wages rise generally, the dollar definition of lower- and higher-paid workers becomes outmoded. If a "low wage" man may be represented today as one earning \$100 a month or less, tomorrow he may be the man earning \$150 or less. Similarly today's "high" earner, the \$300-a-month man, may give way to the \$400 or \$500-a-month man. Rising wage levels, then, will have to be accompanied by corresponding changes in the bases on which benefit amounts are computed.

Increases will be necessary both in the present \$100 limit, at which a 50-percent replacement is made, and in the \$3,600 annual maximum on earnings included in the computation.

Moreover, since the benefit should reflect the worker's customary level of income at the time he retires, the use of an average over a working lifetime, as provided under the present law, has proved to be unsuitable. Earnings in early working years are generally lower than those in later life, both because the youthful worker has not attained his full earning power and because wage levels generally may have been lower. A more realistic base for the average monthly wage computation would be a limited period—say 5 or 10 years—of full-time wages, occurring near the time of entitlement. An appropriate period might well be the worker's 5 or 10 consecutive years of highest earnings. This period is likely to be in the later years of working life, and the "best" years will in most cases represent full-time employment. The best years are perhaps preferable to the most recent years before retirement age, because the worker thus has better protection against an arbitrary reduction in the benefit on account of irregularity in employment just before retirement.

Finally, even though the benefit is computed so that it reflects current economic conditions at the time the individual retires, there is the problem of economic changes while he is in receipt of his benefit. Benefit amounts for those on the rolls need to be adjusted during the period of receipt to bring them into line with rises in prices.

It is important to recognize that, because contributions are set not at a fixed sum but as a percentage of covered earnings, the financing provisions of the act allow for liberalization of benefits as wages rise. The total income to the system increases as wages go up, and under the present benefit provisions the resulting additional income will more than offset any increase in benefit disbursements. This fact was recognized in both congressional reports on the 1950 amendments and has been demonstrated in the program's history. Because of the rise in wages over the 15-year period and the consequent higher level of in-

come to the system, it was possible to set contribution rates in the 1950 amendments at about the level originally contemplated under the 1935 act, despite the much higher benefit rates provided by the amendments. Similarly, because wage levels are now about 20 to 25 percent higher than in 1947—the level on which the actuarial estimates for the 1950 amendments were based—benefits can now be raised from 12 to 15 percent without increasing the contributions scheduled.

The ability of the social insurance system to adjust to changes in economic conditions is an important determinant of how well it can fulfill its function of providing basic protection to the workers covered under it. If its benefits do not keep pace, there remains a larger job for public assistance and for supplementary private pension plans. We have already seen what happened before the enactment of the 1950 amendments. Old-age assistance payments, which in December 1940 had averaged \$20.26 or slightly less than the average old-age insurance benefit of \$22.60, had risen by June 1950 to \$43.85, while the old-age insurance benefit had increased to only \$26.30. To a considerable extent, labor's postwar pension drive was motivated by the inadequacy of the old-age and survivors insurance payments. While industry pensions can provide valuable supplementary protection, they are inherently not suited to do more than that.

### *Challenge of Coverage*

A second major problem from the beginning has been the question of whether the program could, in actual practice be expected to cover all types of employment, or whether the limitation of partial coverage was to remain. The difficulties of tax payments and income reporting for some groups, it was first thought, would make it difficult to achieve a truly universal system. The 1950 amendments have now brought the goal of universal coverage in sight. Groups that seemed to present special problems have recently been brought under the system—the self-employed, employees of nonprofit organizations, a considerable proportion of State and local government employees, and a sizable group of farm



**Fifteen years' operation of the old-age and survivors insurance program,  
selected data**  
(In thousands)

Fiscal year	Em- ployee accounts estab- lished (cumu- lative)	Em- ployer numbers assigned (cumu- lative)	Earnings items received	Claims for benefits	Benefi- ciaries on rolls at end of year <sup>1</sup>	Changes in bene- ficiary rolls <sup>2</sup>	Benefit pay- ments	Admin- istrative costs <sup>3</sup>	Number of Bureau em- ployees
1937	30,296	( <sup>4</sup> )	-----	10	( <sup>5</sup> )	( <sup>5</sup> )	\$27	( <sup>6</sup> )	3.7
1938	40,361	( <sup>4</sup> )	97,681	172	( <sup>5</sup> )	( <sup>5</sup> )	5,404	( <sup>6</sup> )	6.9
1939	45,920	2,739	117,447	218	( <sup>5</sup> )	( <sup>5</sup> )	13,892	( <sup>6</sup> )	7.0
1940	51,390	2,981	125,098	266	103	( <sup>5</sup> )	15,805	( <sup>6</sup> )	8.9
1941	57,494	3,343	134,561	422	372	230	64,342	\$21,467	9.4
1942	64,150	3,746	157,974	426	596	429	110,281	20,535	9.8
1943	72,338	4,103	180,174	432	796	609	149,304	20,539	8.7
1944	78,250	4,422	196,298	507	998	650	184,597	25,316	8.4
1945	82,229	4,788	170,903	697	1,285	772	259,834	19,600	9.0
1946	85,182	5,311	170,525	879	1,701	1,040	330,510	28,478	9.6
1947	88,080	6,281	184,628	863	2,067	1,352	425,582	29,298	11.2
1948	90,822	6,947	183,768	925	2,471	1,596	511,676	35,041	11.5
1949	93,356	7,473	189,327	915	2,968	1,739	607,036	39,687	11.1
1950	95,845	7,959	178,995	969	3,288	1,921	727,266	43,131	11.2
1951	100,325	9,254	190,221	1,796	4,388	2,632	1,498,088	55,342	14.1

<sup>1</sup> Persons entitled to monthly benefits, including those not in receipt of benefits at end of year.

<sup>2</sup> Includes changes of address, terminations, suspensions and reinstatements because of work-clause provision, changes in benefit amounts resulting from operation of maximum and minimum provisions, recomputations, and administrative actions.

<sup>3</sup> Administrative costs attributable to program for all components of Federal Security Agency.

<sup>4</sup> Data not available.

<sup>5</sup> Monthly benefit payments began Jan. 1, 1940.

<sup>6</sup> Comparable data not available. Charges against the old-age and survivors insurance trust fund for administrative costs attributable to program began Jan. 1, 1940.

<sup>7</sup> Costs reported for only last half of fiscal year; see footnote 6.

and domestic workers. The two major groups still excluded are the irregularly employed farm and domestic workers who in 1951 represented between 2 and 3 percent of total paid civilian employment.

Several groups—most Federal civilian employees, members of the Armed Forces, railroad employees, and many employees of State and local governments—have been excluded because they already are covered under public staff retirement plans. In most instances these staff plans provide adequate protection for a member who remains under one of the systems for the greater part of his career. They fall to take account, however, of the continual movement of workers between public and private employment, and between jobs in public employment covered by different systems. To assure continuity of protection for these employees, the basic protection of the old-age and survivors insurance system should be extended to members of the various staff systems. The experience of private industry plans that have been designed to supplement the protection afforded by old-age and survivors insurance indicates that the other public systems could be superimposed upon and coordinated with old-age and survivors insurance with-

out impairing the special protection achieved under those systems. A start in this direction has been made in the recent legislation providing a form of coordination between the railroad retirement system and old-age and survivors insurance.

Another problem of coverage that has received increasing attention has been created by the ineligibility of persons who retired before they had an opportunity for coverage. The 1939 amendments greatly modified the provisions of the original act concerning the payments that could be made to the current generation of older persons. By introducing a minimum requirement of only 6 quarters of coverage for persons aged 62 and over in 1937, by basing benefits on the "average monthly wage" since 1937, and by permitting the fulfillment of the requirements on the basis of work at any time after 1936, even after age 65, the amendments extended benefit protection to a much greater proportion of the older generation. The process was carried further in the 1950 amendments through a "new start" provision in the average monthly wage and eligibility requirements. Nonetheless, there still remains unprotected a group of the aged already out of the labor force who will not qualify even

under the modifications made by the 1950 amendments. And there will continue to be such a group in the future so long as occupational coverage of the system remains incomplete and the risk of long-term disability remains universal.

Proposals have been made for bringing all the present aged into the insurance program. If any such proposal were adopted, two major conditions would have to be included. The insurance program would have to be extended to cover substantially all gainful employment, so that the need to pay benefits to noncontributors would be confined largely to the present aged who have not had opportunity for covered work. And the cost of the benefits under this transitional device would have to be financed from general revenues rather than from the contributions of covered workers and their employers. The effect of any such proposal in reducing public assistance expenditures would depend on the size of the insurance benefit provided for the noncontributory group.

Still another aspect of the coverage problem relates to risks other than loss of income caused by retirement or death. The most important of the noncovered risks is total disability that forces persons to stop work before reaching retirement age. Such disabled persons may live a few or many years without earned income for their own and their families' needs.

And if they live to age 65, they often find that they are not entitled to benefits, or that they will receive a smaller amount, because they could not work and make contributions during the period of disability.

A large part, and by far the most appealing part, of the mail and personal inquiries that are received each day by the Bureau of Old-Age and Survivors Insurance comes from the disabled. Cognizant of their needs, and confident that a program of disability benefits would be economical and feasible, the Social Security Administration as early as 1939 recommended that benefits similar to retirement benefits be paid to totally disabled workers and their dependents. In addition the Administration has recommended that the insurance system provide funds for the rehabilitation of such disabled workers.

Another significant noncovered risk is the cost of hospital care for persons on the old-age and survivors insurance rolls. The old-age and survivors insurance benefit is not designed to meet large, unexpected, and unpredictable costs. For persons whose chief reliance for their daily needs must be placed on the benefit, a period of hospitalization may create catastrophic costs well beyond their means. At any one time, large hospital expenses may represent a major cost of living for only a small proportion of the beneficiaries. But over the course of months and years the cumulative effect of such expenses on the resources and assets of beneficiary families seriously influences the question of benefit adequacy.

Income loss due to serious, long-term disability and to hospitalization costs for older persons, mothers, and dependent children on the beneficiary rolls now are a substantial burden on the Nation's welfare budget. These risks constitute a threat to the ability of families to remain financially independent. They undermine the effectiveness of the insurance system in protecting against want and dependency. What is needed is a more orderly and systematic method of enabling people to meet these costs by spreading the risk among all contributors to the system.

### **Challenge of the Aging Population**

The 15 years during which old-age and survivors insurance has been in effect in this country have witnessed a considerable shift in community attitudes toward retirement of aged persons, and consequently toward the role of retirement pay programs. During the depression the plight of aged persons appeared as one of the more overwhelming aspects of the general unemployment problem. Not only were the aged out of employment, but the chances of their again getting jobs were much slimmer than for the rest of the population. And even if they were to be employed, they would, many thought, simply take jobs away from the younger, more productive workers.

If jobs were not available it was also clear that the problem of the older persons' support could not be adequately met from other private resources, such as individual savings

or the help of families. Savings, difficult to accumulate at best, had in most instances been exhausted during the depression, and families were less able than formerly to support aged relatives. The essential problem seemed to be one of making orderly provision for the maintenance of a large, permanently nonproductive group.

In more recent years there has been less general acceptance of the idea of retirement solely on the basis of age. The experience of World War II indicated the willingness and capacity of many older people to work if they are given the opportunity. The increased employment of aged persons was reflected in the Bureau's own claims data. In the period from 1940 to 1945, of all insured persons who could have drawn old-age insurance benefits by retiring from covered employment, less than a third took advantage of the opportunity to do so. It is estimated that between two-thirds and three-fourths of those who did retire were disabled to an extent that prevented them from working full time in their regular jobs. The number of new entitlements to old-age insurance benefits dropped off rapidly during the war years, reaching a low of 89,000 in 1943. The volume of new old-age benefit awards did not exceed the 1940 level until 1945, when 185,000 awards were made.

Current thinking on the matter of retirement and retirement pensions for aged persons has taken a new emphasis. With the realization that many old people can and want to work, it is becoming more and more clear that it is important to provide them with the opportunity. With the increasing proportion of aged persons in the population, the real cost to the community of their retirement—that is, the loss of current production—grows larger, no matter what type of cash provision is made for supporting them. To the extent that aged persons can and wish to contribute to current production, therefore, they should have the opportunity to do so.

Community emphasis on work opportunities for the aged is naturally of direct interest to an agency whose primary job is providing benefits to the aged who are retired. The extent to which older persons work is an im-

portant determinant of the cost of the program. But our concern as an agency cannot be limited solely to the economics of employment and retirement, either as related to income and disbursements under the social insurance system, or even as related to production and consumption in the national economy as a whole. Our primary function of providing income for retired people, seen in its broader perspective, is but a partial contribution toward the *well-being* of all aged people. And this well-being is more than a matter of having a cash income that helps meet the expenses of food, clothing, and shelter, the bare elements of keeping alive. It is a matter of attaining positive satisfactions in life.

Hundreds of thousands of aged social insurance beneficiaries are living alone, often in ill health, unoccupied, and with no sense of purpose or hope for the future. The payment of a cash benefit simply to keep them alive is not enough. More and more the community is raising the question—keeping alive for *what*? More and more the Bureau is joining with others to answer the question—how can we tap the resources of wisdom and experience that older people have, and how can we help them to a more purposeful and happy life?

The community is becoming increasingly aware of these other needs of the aged—needs that cannot be met through the ordinary cash benefit for ordinary living expenses. The Bureau of Old-Age and Survivors Insurance, as a community institution dealing with aged people, shares the general concern for the total needs of the aged.

The Bureau's active concern for the aged and for the widows and children must be applied in the day-to-day administration of the system. The first concern is to keep the administrative machinery work at peak efficiency—to do a prompt job of keeping a person's wage record accurately, to act promptly on his claim, and to get his check to him on time every month. In all relationships with claimants and beneficiaries, it should never be forgotten that the old-age and survivors insurance program deals not solely with benefit payments but with people too.



# Notes and Brief Reports

## Appeals Under Old-Age and Survivors Insurance

In December 1939, as benefit claims were beginning to be filed, the Social Security Board adopted a set of basic provisions to underlie a system for the hearing and review of claims involving adjudications that had been unfavorable to claimants. To implement this system the Board established an Office of Appeals Council, wholly independent of the Bureau of Old-Age and Survivors Insurance. The personnel of the Office consisted principally of one referee in and for each of the 12 regions set up by the Board, to hold hearings and render decisions on claimants' requests, and a council of three members, sitting in Washington, to review referee's decisions either upon petitions of claimants or upon its own motion.

When the Social Security Board was abolished by Executive order in July 1946 and its powers were transferred to the Federal Security Administrator, the Administrator delegated to the Office of Appeals Council his authority to render final decisions on claims arising under the old-age and survivors insurance program. Although the number of referees and administrative personnel has increased slightly in the past few years, the structure and functions of the Appeals Council have remained substantially as originally instituted.

The statutory right of claimants to hearings was created by section 205 of the Social Security Act as amended in 1939. More than 3 years before enactment of this requirement, however, the Board had begun work on procedures intended to guarantee a fair hearing to every person whose claim was disallowed, and nearly a year earlier a special staff within the Bureau, directed by a consultant in administrative law, had conducted a comparative study of appeals procedures of other Federal and State agencies and of certain foreign insurance systems to furnish suggestive data to guide the drafting of the Board's final plan.

In stressing the right to a hearing, as well as the administrative impor-

tance of prompt and thorough consideration of a claimant's contentions, emphasis has been laid upon making hearings genuinely available and practically serviceable to all claimants who want them. Whenever possible, hearings have been held in the claimant's home community and rarely at a place more than 50 miles distant. As far as compatible with the referee's traveling schedule, claimants' preferences as to the time for holding hearings have been complied with. Procedural requirements have been kept simple. Though hearings are "formal" in the sense that witnesses are sworn and a stenographic record of testimony is taken, strict rules of evidence are not required. The Bureau is not represented at the hearing, though Bureau employees occasionally testify as witnesses. It is the referee's function to bring forward all material evidence, whether for or against the claimant's contentions. Claimants may be represented by lay friends or by attorneys. Fees of attorneys, above a \$10 minimum fixed by regulation, must be approved by the referee. During the past year attorneys have represented claimants in about 25 percent of the cases.

From establishment of the Office of Appeals Council in 1940 to July 1, 1951, requests for hearings were filed by 16,082 claimants and final decisions of referees or of the Appeals Council were rendered in 15,504 cases. Judged only quantitatively, the hearing and review system may not appear important, since hearings are requested in only one-fifth of 1 percent of all claims filed, and the Bureau's determinations are affirmed in about three-fourths of these cases. On the other hand, many of the instances in which the Bureau has been reversed have been cases in which substantial justice was achieved because unusual factual situations were revealed only through the hearing. In addition, the decisions based on hearings have in some instances resulted in a modification of the regulations or policies governing the processing of claims under title II.

If a claimant is not satisfied with the Agency's final decision (the referee's decision if it is not reviewed by

the Appeals Council, otherwise the decision of the Council) he may seek judicial review by filing a civil action in a United States district court. By the close of the fiscal year 1951, 128 cases had been appealed to the courts. In 98 of these cases final court decisions had been rendered, while 30 suits were still pending—28 in the district courts and 2 in the courts of appeal.

## Liberalized Eligibility Provisions and Old-Age Benefits, January-June 1951

The 1950 amendments to the Social Security Act provide, until the middle of 1954, fully insured status under the old-age and survivors insurance program for any individual living on September 1, 1950, who has as many as 6 quarters of coverage. The effect of this liberalization on old-age benefits in the period September-November 1950 was discussed briefly in the May 1951 issue of the BULLETIN (pages 21-22); data for January-June 1951 are reported here.

### Benefits Awarded

During the first 6 months of 1951, old-age benefits were awarded to 435,600 persons, slightly more than three-fourths the total number to whom awards were made in 1950. Almost half these persons were new eligibles, persons who qualified for old-age benefits as a result of the liberalized insured-status provisions. Women made up somewhat larger proportions of the total than in 1950; they represented one-third of the new eligibles in January-June 1951 and almost one-fifth of the group eligible under the 1939 provisions.

With respect to 1939 eligibles, the smaller proportion of awards to persons aged 65-69 (56 percent compared with 65 percent in 1950) was largely due to the higher proportion of awards to persons in the group aged 75 and over—25 percent compared with 16 percent in 1950 (table 1). This increase in the older group resulted chiefly from the new provision permitting beneficiaries aged 75 or over to receive monthly benefits even though they are earning more than \$50 a

**Table 1.—Number, percentage distribution, and average monthly amount of old-age benefits newly awarded, by eligibility status, age, and sex of beneficiary, January-June 1951**

[Based partly on 20-percent sample]

Age <sup>1</sup>	Total			Male			Female		
	Number	Percent	Average monthly amount	Number	Percent	Average monthly amount	Number	Percent	Average monthly amount
<b>Total</b>	<b>435,636</b>	<b>100</b>	<b>\$37.18</b>	<b>323,936</b>	<b>100</b>	<b>\$39.97</b>	<b>111,700</b>	<b>100</b>	<b>\$29.09</b>
65-69	276,849	64	37.78	198,281	61	41.19	78,568	70	29.19
70-74	99,916	23	32.38	75,189	23	34.30	24,727	22	26.56
75 and over	58,871	14	42.50	50,466	16	43.64	8,405	8	35.65
<b>New eligibles</b>									
<b>Total</b>	<b>216,007</b>	<b>100</b>	<b>\$25.26</b>	<b>143,675</b>	<b>100</b>	<b>\$26.63</b>	<b>72,332</b>	<b>100</b>	<b>\$22.55</b>
65-69	153,642	71	26.46	98,628	69	28.31	55,014	76	23.13
70-74	57,909	27	22.21	41,560	29	22.81	16,349	23	20.68
75-76	4,456	2	23.77	3,487	2	24.44	969	1	21.35
<b>1939 eligibles</b>									
<b>Total</b>	<b>219,629</b>	<b>100</b>	<b>\$48.91</b>	<b>180,261</b>	<b>100</b>	<b>\$50.61</b>	<b>39,368</b>	<b>100</b>	<b>\$41.11</b>
65-69	123,207	56	51.91	99,653	55	53.93	23,554	60	43.34
70-74	42,007	19	46.41	33,629	19	48.50	8,378	21	38.03
75 and over	54,415	25	44.04	46,979	26	45.07	7,436	19	37.61

<sup>1</sup> Age on birthday in 1951.

**Table 2.—Number and percentage distribution of old-age benefits newly awarded, by eligibility status, amount of benefit, and sex of beneficiary, January-June 1951**

[Based on 20-percent sample]

Amount of monthly benefit	Total		Male		Female	
	Number	Percent	Number	Percent	Number	Percent
<b>Total</b>	<b>435,636</b>	<b>100</b>	<b>323,936</b>	<b>100</b>	<b>111,700</b>	<b>100</b>
\$20.00	148,685	34	90,289	28	58,396	52
20.10-29.99	46,561	11	32,423	10	14,138	13
30.00-39.99	48,401	11	35,715	11	12,686	11
40.00-49.99	63,810	15	48,982	15	14,828	13
50.00-59.99	71,396	16	61,726	19	9,670	9
60.00-68.50	56,783	13	54,801	17	1,982	2
<b>New eligibles</b>						
<b>Total</b>	<b>216,007</b>	<b>100</b>	<b>143,675</b>	<b>100</b>	<b>72,332</b>	<b>100</b>
\$20.00	130,272	60	76,791	53	53,481	74
20.10-29.99	35,819	17	25,183	18	10,636	15
30.00-39.99	29,084	13	23,238	16	5,846	8
40.00-49.99	15,901	7	14,001	10	1,900	3
50.00-59.99	3,175	1	2,766	2	409	1
60.00-68.50	1,756	1	1,696	1	60	( <sup>1</sup> )
<b>1939 eligibles</b>						
<b>Total</b>	<b>219,629</b>	<b>100</b>	<b>180,261</b>	<b>100</b>	<b>39,368</b>	<b>100</b>
\$20.00	18,413	8	13,498	7	4,915	12
20.10-29.99	10,742	5	7,240	4	3,502	9
30.00-39.99	10,317	5	12,477	7	6,840	17
40.00-49.99	47,909	22	34,981	19	12,928	33
50.00-59.99	68,221	31	58,960	33	9,261	24
60.00-68.50	55,027	25	53,105	29	1,922	5

<sup>1</sup> Less than 0.5 percent.

month in covered employment. Persons who attained age 76 in the first half of 1951 and all those over age 76 are 1939 eligibles, since at these ages 6 quarters of coverage are still required for insured status. The proportion of all beneficiaries aged 65-69 will be increased somewhat when information for the last half of 1951 becomes available, since the data will include awards to persons who reached their sixty-fifth birthday in the last half of 1951.

The average old-age benefit award in the first half of 1951 was \$37.18, about \$4 higher than the average for awards made in 1950 under the amendments. This higher average benefit resulted from the increase in the proportion of 1939 eligibles—from one-third in 1950 to one-half in 1951. The average benefit awarded to 1939 eligibles was \$48.91 and, to new eligibles, \$25.26; for both groups the average was slightly lower than in 1950.

The minimum monthly amount of \$20 was payable in 60 percent of the awards to new eligibles; for female beneficiaries, comprising one-third of the new eligibles, 74 percent of the awards were for the minimum amount (table 2). In contrast, the \$20 minimum was payable in only 8 percent of the awards to 1939 eligibles, while \$50 or more was payable in 56 percent of these cases.

### Benefits in Current-Payment Status

Table 3 shows the number and average monthly amount of old-age benefits in current-payment status at the end of each calendar quarter from June 1950 to June 1951, by eligibility status. The rapid growth in the number of new eligibles receiving old-age benefits is indicated by this table; by the end of June 1951, they comprised more than one-fifth of all old-age beneficiaries.

The average monthly benefit payable at the end of June 1951 to new eligibles was only \$24.92, less than the average old-age benefit being paid a year earlier under the 1939 amendments and only slightly more than half the average amount payable to 1939 eligibles at the end of June 1951. Chiefly because of this low average for new eligibles, the increase from June 1950 to June 1951 in the average



**Table 3.—Number and average monthly amount of old-age benefits in current-payment status at the end of each calendar quarter, by eligibility status, June 1950–June 1951**

[Based partly on 20-percent sample]

Calendar quarter ending—	Total		1939 eligibles		New eligibles		
	Number	Average monthly amount	Number	Average monthly amount	Number	Average monthly amount	As percent of all old-age beneficiaries
June 1950.....	1,384,823	\$26.30	1,384,823	\$26.30			
September 1950.....	1,444,772	46.62	1,432,558	46.79	12,214	\$26.32	1
December 1950.....	1,770,984	43.86	1,517,257	46.96	253,727	25.33	14
March 1951.....	1,971,703	43.10	1,607,235	47.13	364,468	25.32	15
June 1951.....	2,090,668	42.57	1,653,147	47.24	437,521	24.92	21

monthly amount for all old-age beneficiaries was only 62 percent, even though the average amount payable to 1939 eligibles increased during the same period by 80 percent.

## Survivor Protection as of January 1, 1951

The 1950 amendments to the Social Security Act increased substantially the amount of survivor protection under old-age and survivors insurance. The benefit level was adjusted for the changes since 1939 in wages and living costs, coverage was extended to new groups, and other liberalizations were made. Earlier studies by the Office of the Actuary gave estimates of the amount of life insurance in force under the program established by the 1939 amendments to the Act; Actuarial Study No. 31,<sup>1</sup> which is summarized here, takes into account the effect of the 1950 amendments and estimates the amount of life insurance in force on January 1, 1951.

The amount of life insurance in force under old-age and survivors insurance is the present value of all monthly survivor benefits and lump-sum payments available with respect to all insured workers as of any date, on the assumption that death occurred on that date.

Though the amount of life insurance in force under old-age and survivors insurance has many points of similarity with the concept developed under private insurance, there are certain important points of difference. Generally, the amount of insurance

under a private contract is definitely known or can be easily determined. Under old-age and survivors insurance, however, conditions for receipt of benefit are not based solely on life contingencies; they depend also on elements more readily under the control of the beneficiary—employment, marriage, and retirement, for example. The concept of insurance in force under old-age and survivors insurance therefore permits several interpretations, and a range of estimates is given in the accompanying table.

Calculation of the amount of survivor protection involves several factors, including the assumption of interest rates and the use of mortality and remarriage rates. In the present study, interest rates of 2 percent and 3 percent have been assumed for both the gross and the net estimates. Mor-

### Estimated amount of life insurance in force, January 1, 1951, by type of benefit under old-age and survivors insurance

[In billions]

Type of benefit	Gross estimate		Net estimate	
	2-percent interest rate	3-percent interest rate	2-percent interest rate	3-percent interest rate
Total.....	\$209.2	\$191.4	\$185.0	\$170.1
Widow's.....	41.7	32.2	35.4	27.4
Mother's.....	46.3	43.8	32.4	30.6
Child's.....	113.2	107.4	109.8	104.2
Lump-sum.....	8.0	8.0	7.9	7.9
Survivor of male workers.....	184.6	167.9	161.7	147.4
Widow's.....	41.7	32.2	35.4	27.4
Mother's.....	46.3	43.8	32.4	30.6
Child's.....	91.0	86.3	88.3	83.8
Lump-sum.....	5.6	5.6	5.5	5.5
Survivor of female workers.....	24.6	23.4	23.9	22.8
Child's.....	22.1	21.0	21.5	20.4
Lump-sum.....	2.4	2.4	2.4	2.4

<sup>1</sup>Louis O. Shudde, *Estimated Amount of Life Insurance in Force as Survivor Benefits Under Social Security Act Amendments of 1950*, September 1951.

tality of survivor beneficiaries is assumed to follow the death rates in the United States Life Tables, 1939–41, for white females; both estimates assume remarriage rates for widow beneficiaries equal to 150 percent of those under the American Remarriage Table (based on 1916–29 experience).

On January 1, 1951, life insurance in force as survivor benefits under the amended act had a gross estimated value of about \$200 billion, the amount varying from \$191 to \$209 billion, depending on the interest rate used. The net estimated value is \$170 to \$185 billion; this is perhaps a more realistic estimate than the gross figure since it takes into consideration the effects of the work clause and the possible cancelling of survivor benefits for widows who may be eligible for retirement benefits in their own right.

On the same date, life insurance in force in private companies amounted to \$234 billion, that held under the Veterans Administration by veterans of World War I or World War II had a value of \$47 billion, and that under the railroad retirement and civil-service retirement systems amounted to perhaps \$15 billion.

In individual cases the amount of life insurance in force under old-age and survivors insurance varies from as little as \$60—the lump-sum death payment for a nonmarried, insured worker eligible for minimum benefits—to a maximum of about \$25,000 for a married, insured worker with several young children and high earnings. A lump-sum payment of \$240 would be made at the death of the latter worker, monthly benefits would be paid to his children and to his widow while any one of the children was under age 18, and monthly benefits would be paid to the widow after she attained age 65.

Of the liberalizations made by the amendments, several were immediately effective in increasing the amount of survivor protection under the program. Among the more significant are the provision raising the benefit level for both present and near-future beneficiaries by use of the conversion table; the provision increasing maximum and minimum benefits; the "new start" provision that enables older workers to obtain insured status on the basis of as few

as 6 quarters of covered employment; the granting of wage credits for World War II military service; and the provision for payment of a lump sum on the death of any insured worker.

The new benefit formula established by the amendments for future beneficiaries will not become effective, however, until April 1952. The expansion of coverage, also, will have little effect until that time, since newly covered workers cannot obtain insured status before then. It is estimated that, as a result of these two factors, the amount of survivor insurance protection will be increased by about one-third. Thus, at the beginning of 1953 the amount of survivor protection will be \$255-280 billion, on the basis of the gross estimates, and \$225-250 billion on the basis of the net estimates. The importance of old-age and survivors insurance in the national economy is indicated by the fact that these totals will about equal the amount of life insurance in force now held in all private insurance organizations combined.

## New Types of Benefits, September 1950-June 1951

Two new types of benefits—husband's and widower's—were added to the old-age and survivors insurance program by the 1950 amendments to the Social Security Act; the eligibility provisions for two others—wife's and mother's insurance benefits—were broadened. Preliminary data on these types of monthly benefits awarded during September-December 1950 were presented in the May 1951 issue of the BULLETIN (page 25). Revisions in those figures and preliminary data for January-June 1951 are shown below.

**Wife's and mother's benefits.**—The amendments provide for payment of benefits to the wife of an old-age insurance beneficiary when she is under age 65 if she has a child beneficiary in her care. Monthly benefit awards to wives in this group totaled almost 32,000 in the 10 months ended June 30, 1951 (table 1). Many of these awards were made to wives of retired workers who had become entitled to old-age benefits before the 1950 amendments were enacted. The larger number of awards in the April-June 1951 quarter

**Table 1.—Number and average monthly amount of new types of benefits awarded in specified periods, by type of benefit, September 1950-June 1951**

[Corrected to Dec. 4, 1951]

Type of benefit	Period							
	Total		Sept.-Dec. 1950		Jan.-Mar. 1951		Apr.-June 1951	
	Number	Average monthly amount	Number	Average monthly amount	Number	Average monthly amount	Number	Average monthly amount
Wife's <sup>1</sup> .....	31,840	\$14.91	9,646	\$13.06	9,811	\$14.87	12,383	\$16.27
Husband's.....	2,850	19.41	812	19.97	1,218	19.38	820	18.00
Widower's.....	212	32.59	63	37.23	82	32.04	67	28.00
Mother's <sup>2</sup> .....	87	35.74	12	37.29	23	40.04	52	33.40

<sup>1</sup> Under age 65.

<sup>2</sup> Former wife divorced.

resulted from a concentrated effort by the Bureau of Old-Age and Survivors Insurance in the preceding quarter to notify potential claimants of their rights under the new provisions and thus help them to avoid loss of benefits. Under the new law a claimant filing application before April 1951 could, if eligible, receive benefits beginning with September 1950.

By the end of June 1951, one-fifth of the benefits awarded in the preceding 10 months to wives under age 65 had been terminated or suspended. Entitled children of retired workers are, on the whole, older at the time of award than entitled children of deceased workers. Since benefits to a wife under age 65 terminate when no child under age 18 is entitled to benefits, the period during which the wife receives benefits may be of relatively short duration. This is particularly true in the case of wife's benefit awards in families where children were on the rolls before September 1950, since the

average age of the children was higher at the time of the wife's award than at the time the children were first awarded benefits. A wife under age 65 is more likely to have her benefit withheld because she is working in covered employment than a wife aged 65 or over, since it is easier for a younger woman to find employment. Then, too, the average age of husbands of women under age 65 who are entitled to wife's benefits is lower than the average age for all married men with wives entitled to wife's benefits; these younger men are more likely to have jobs that cause suspension of the wife's benefit.

At the end of June 1951, about 25,000 wives under age 65 were receiving monthly benefits averaging \$14.42 (table 2). This low average benefit was due chiefly to reduction in amount because of the maximum family benefit provisions. A reduction is necessary in families with a wife and one child entitled if the old-age benefit is \$20.10-55.90, and in families with a wife and more than one child entitled, regardless of the old-age benefit amount. Since the old-age benefit is never reduced, the reduction necessary to keep the sum of the benefits payable to the family from exceeding the statutory maximum is made only in the wife's and child's benefits.

Under the broadened eligibility provisions for mother's insurance benefits, the "former wife divorced" of an insured deceased worker is eligible for monthly benefits if she was receiving at least half of her support from him at the time of his death and is the mother of his entitled child. More benefits (52) were awarded to divorced wives in the April-June 1951 quarter than in the preceding 7 months. At

**Table 2.—Number and average monthly amount of new types of benefits in current-payment status at the end of the month, by type of benefit, December 1950 and June 1951**

[Corrected to Dec. 4, 1951]

Type of benefit	At end of—			
	December 1950		June 1951	
	Number	Average monthly amount	Number	Average monthly amount
Wife's <sup>1</sup> .....	8,865	\$12.85	24,959	\$14.42
Husband's.....	797	20.01	2,330	19.55
Widower's.....	63	37.23	161	29.88
Mother's <sup>2</sup> .....	12	37.29	73	35.47

<sup>1</sup> Under age 65.

<sup>2</sup> Former wife divorced.



the end of June 1951 about 70 divorced wives were receiving benefits at an average monthly rate of \$35.47.

**Husband's and widower's benefits.**—The dependent husband, or the dependent widower, of a wage earner who was both fully and currently insured when she became entitled to old-age insurance benefits or when she

died (after August 1950) may qualify at or after age 65 for monthly benefits on his wife's record. Awards to dependent husbands reached a peak of 1,200 in the January-March 1951 quarter; by the end of June, 2,850 benefits had been awarded and about 2,400 husbands were receiving monthly benefits averaging \$19.60.

Since widower's benefits are payable only with respect to deaths after August 1950, no backlog of potentially eligible widowers comparable to that for dependent husbands was established by the amendments. At the end of June about 175 widowers were receiving benefits; the average monthly amount was \$30.45.

## SOCIAL SECURITY IN REVIEW

(Continued from page 2)

about 80 percent of the total number of employees of nonprofit organizations eligible for coverage.

THE TOTAL number of persons aided under the public assistance programs continued to drop in October. Decreases of nearly 13,000 in old-age assistance and of 29,000 in aid to dependent children far outweighed the increases of about 1,200 in the number of individuals helped through payments of aid to the permanently and totally disabled and of about 2,000 in the number getting general assistance. Recipients of aid to the blind remained almost the same in number as in September.

The general assistance caseload for the Nation showed the first rise since January. The change was small and half the States reported decreases. Lower caseloads for old-age assistance and aid to dependent children were more general, occurring in two-thirds of the States for the aged and four-fifths of the States for aid to dependent children families. In some of these States the decreases reflect legislative or administrative action to reduce the assistance rolls. The largest State change in old-age assistance, for example, was the 13-percent drop in the number of recipients in North Carolina that resulted chiefly from the

imposition in October of a blanket lien on the real property of recipients. The largest change in aid to dependent children, a 5.8-percent decrease in Florida, continued a reduction that had started in July and that, by October, amounted to more than a fourth of the June caseload. This reduction, caused by a drastically reduced appropriation, was effected by restricting eligibility due to the incapacity or absence of a parent and requiring mothers of deserted or abandoned children to take court action against the persons liable for their support.

The cost of assistance rose from September to October for each of the programs except aid to dependent children; the total for the five programs, \$189.7 million, was 0.7 percent higher than in September. Average payments increased slightly for each type of assistance. The largest increase, \$1.25 per case in general assistance, probably reflected both seasonal increases in allowances for fuel and clothing in some States and a somewhat higher proportion of family cases than in September.

For all types of assistance, average payments in most States changed by less than \$1. A few States, however, had substantial increases, the largest usually representing the elimination of or reduction in previous cuts in the percentage of need met. Such changes raised the averages for old-age assistance and aid to the blind more than

\$6 in Georgia, the average per family for aid to dependent children more than \$5 in Florida, and that for general assistance cases about \$8 in Louisiana. Missouri increased its payments to blind recipients from \$40 to \$50 as of October 8, when its plan for aid to the blind was approved for Federal participation.

INITIAL CLAIMS for benefits under the State unemployment insurance systems, in a reversal of the downward movement of the two preceding months, showed a seasonal increase in October of 24.3 percent. In the first October increase since 1946, weeks of unemployment claimed, which represent continued unemployment, moved upward 9.5 percent. On an average daily basis, however, initial claims rose only 13.2 percent from the September total, while weeks of unemployment claimed remained virtually unchanged.

During an average week in October, 713,000 unemployed workers received unemployment insurance benefits; total benefits during the month amounted to \$67.4 million. While the average weekly number of beneficiaries was 5.9 percent less than the average in September, benefits were 8.7 percent greater, primarily because of the longer workmonth in October but also as a result of a 20-percent increase in the average check for total unemployment.

## Recent Publications\*

### Social Security Administration

**CHILDREN'S BUREAU.** *Juvenile Court Statistics, 1946-1949.* (Statistical Series No. 8.) Washington: The Bureau, 1951. 16 pp. Processed. Limited free distribution; apply to the Children's Bureau, Social Security Administration, Washington 25, D. C.

### General

**BLOCH, MAX.** "Negotiated Social Security Plans for North American Automobile Workers." *International Labour Review*, Geneva, Vol. 64, Aug.-Sept. 1951, pp. 174-206. 50 cents.

**BRACKMANN, KURT.** *Handbuch der Sozialversicherung.* 1. und 2. Auflage, Stand: 31. Juli 1951. Hannover, Germany: Regierungsoberinspektor Anders, 1951. 1,250 pp., loose-leaf. An exposition and handbook of social security in the German Federal Republic as of July 31, 1951. Includes a guide to German health, work-accident, and retirement insurance.

**BUILDING TRADES EMPLOYERS' ASSOCIATION OF THE CITY OF NEW YORK. COMMITTEE ON WELFARE FUNDS.** *A Review of Welfare Funds in the New York City Building Trades as of January 1, 1950.* New York: The Association, Dec. 1950. 151 pp. Processed.

Includes an analysis of the possible effect of the State disability benefits law on the funds.

**BURNS, EVELINE M.** "Further Needs in Social Security Legislation in the Field of the Social Insurances." *Social Service Review*, Chicago, Vol. 25, Sept. 1951, pp. 283-288. \$1.75.

**DAVIS, JOHN A.** *Regional Organization of the Social Security Administration: A Case Study.* New York: Columbia University Press, 1950. 315 pp. \$4.

**GREAT BRITAIN. CENTRAL OFFICE OF INFORMATION. REFERENCE DIVISION.** *The British System of National Insurance and Allied Social Security Services.* London: The Office, Feb. 1951. 47 pp.

\* Prepared in the Library, Federal Security Agency. Orders for the publications listed should be directed to publishers or booksellers; Federal publications for which prices are listed should be ordered from the Superintendent of Documents, U. S. Government Printing Office, Washington 25, D. C.

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**HOLCOMB, NEWTON R.** "Organized Health and Welfare Service in Civil Defense from the Point of View of the State Office of Civil Defense." *Public Welfare*, Chicago, Vol. 9, Oct. 1951, pp. 184-187 f. 60 cents.

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A handbook of information on business, labor, and government.

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## Maternal and Child Welfare

ALT, HERSCHEL. "The Role of the Psychiatric Social Worker in the Residential Treatment of Children." *Social Casework*, New York, Vol. 32, Nov. 1951, pp. 363-369. 40 cents.

BOVET, L. *Psychiatric Aspects of Juvenile Delinquency*. (World Health Organization Monograph Series, No. 1.) Geneva: World Health Organization, 1951. 90 pp. \$1.

A study of the causes, prevention, and treatment of juvenile delinquency.

BOWLBY, J. *Maternal Care and Mental Health*. (World Health Organization Monograph Series, No. 2.) Geneva: World Health Organization, 1951. 179 pp. \$2.

Discusses the adverse effects on mental health and personality development when the child is deprived of maternal care, and the need for adoption, boarding-homes, or group care for children deprived of normal home life.

GLUCKMAN, ROBERT M. "The Role of Psychiatry in the Understanding and Treatment of Juvenile Delinquency." *Federal Probation*, Washington, Vol. 15, Sept. 1951, pp. 25-30. Free.

GREAT BRITAIN. HOME OFFICE. CHILDREN'S DEPARTMENT. *Sixth Report on the Work of the Children's Department, May 1951*. London: H. M. Stationery Office, 1951. 152 pp. 4s.

(Continued on page 24)

## Regularly Scheduled Notes and Tables, 1952

LISTED BELOW are the titles of the scheduled tables and analytical notes with accompanying tables and the issues of the BULLETIN in which they will appear; there may, however, be changes in or additions to the list. Tables with calendar-year data for all programs will appear in the Annual Statistical Supplement in the September issue of the BULLETIN but are not listed here.

### General Social Security Data

Contributions and taxes under selected social insurance and related programs, by specified period (calendar or fiscal-year totals, current reporting month, and 12 preceding months) .....	monthly
Economic status of aged persons and of dependent children (note) .....	June, December
Employment covered under selected social insurance programs and in selected noncovered industries .....	March, September
Federal cash income and outgo and amounts for programs under the Social Security Act .....	October
Federal grants to State and local governments (note) .....	June
Payrolls in employment covered by selected programs in relation to civilian wages and salaries, by specified period, 1938- (calendar-year totals and quarterly data) .....	March, June, September, December
Selected current statistics (page 2) .....	monthly
Selected social insurance and related programs, by specified period, 1940- (calendar-year totals, current reporting month, and 12 preceding months) .....	monthly
Sickness costs and voluntary insurance premiums and payments (note) .....	December
Status of the old-age and survivors insurance trust fund, by specified period, 1937- (calendar or fiscal-year totals, current reporting month, and 12 preceding months) .....	monthly
Status of the unemployment trust fund, by specified period, 1936- (calendar or fiscal-year totals, current reporting month, and 12 preceding months) .....	monthly
Trust fund operations (note) .....	April
Workmen's compensation payments (note) .....	December

### Federal Credit Unions

Credit unions in the United States .....	November
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### Old-Age and Survivors Insurance

Family benefits (note) .....	September, November
Monthly benefits in current-payment status at the end of the month, by type of benefit (current reporting month and 12 preceding months) .....	monthly
Number and amount of monthly benefits in current-payment status, by type of benefit and by State .....	May, October

Number and characteristics of account-number applicants (note, annual data) .....	August
Number of employers and workers and estimated amount of wages in covered industries, by specified period, 1940- (calendar-year totals and quarterly data) .....	March, June, September, December
Number of monthly benefits awarded, by type of benefit, number of lump-sum payments, 1940- (calendar-year totals and quarterly data) .....	March, June, September, December
Number of monthly benefits withheld .....	April, October
Old-age benefits awarded (note) .....	July
Workers with permanently insured status (note) .....	February

### Public Assistance

Aid to the blind: Recipients and payments to recipients, by State .....	monthly
Aid to dependent children: Recipients and payments to recipients, by State .....	monthly
Aid to the permanently and totally disabled: Recipients and payments to recipients, by State .....	monthly
Amount of vendor payments for medical care for public assistance recipients, by program and State .....	monthly
Assistance expenditures per inhabitant (note) .....	March
Average payments, including vendor payments for medical care and average amount of vendor payment per case, by program and State .....	monthly
Concurrent receipt of old-age and survivors insurance benefits and public assistance (note) .....	March
General assistance: Cases and payments to cases, by State .....	monthly
Old-age assistance: Recipients and payments to recipients, by State .....	monthly
Public assistance in the United States, by month (number of recipients and amounts of assistance, by program, current reporting month and 12 preceding months) .....	monthly
Recipient rates for specified types of public assistance in the United States, by State .....	March, October
Source of funds expended for public assistance payments, fiscal year .....	February
State and local assistance expenditures in relation to income payments (note) .....	May

### Employment Security

Selected data on nonfarm placements and unemployment insurance claims and benefits .....	monthly
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# Current Operating Statistics

Table 1.—Selected social insurance and related programs, by specified period, 1940-51  
[In thousands; data corrected to Dec. 7, 1951]

Year and month	Total	Retirement, disability, and survivor programs										Unemployment insurance programs					Readjustment allowances to self-employed veterans <sup>13</sup>
		Monthly retirement and disability benefits <sup>1</sup>				Survivor benefits				Temporary disability benefits <sup>2</sup>		State laws <sup>10</sup>	Service-men's Readjustment Act <sup>11</sup>	Railroad Unemployment Insurance Act <sup>12</sup>			
		Social Security Act	Railroad Retirement Act	Civil Service Commission <sup>3</sup>	Veterans Administration <sup>4</sup>	Social Security Act <sup>4</sup>	Railroad Retirement Act <sup>5</sup>	Civil Service Commission <sup>3</sup>	Veterans Administration <sup>4</sup>	Social Security Act	Other <sup>6</sup>	State laws <sup>10</sup>	Railroad Unemployment Insurance Act <sup>11</sup>				
Number of beneficiaries																	
1950																	
October	2,061.8	254.3	159.5	2,358.2	1,120.5	140.1	23.5	1,004.7	11.9	10.4	30.7	33.4	651.6	7.1	32.6	.7	
November	2,209.9	255.1	160.0	2,361.7	1,136.2	141.0	24.1	1,007.6	16.7	10.4	28.2	33.9	733.7	5.5	30.9	.4	
December	2,325.6	255.6	160.8	2,365.8	1,151.7	141.7	24.9	1,010.1	19.6	9.5	27.2	32.1	832.0	5.8	34.9	.3	
1951																	
January	2,432.8	256.3	161.8	2,364.9	1,172.4	142.5	25.7	1,000.6	33.0	11.1	29.1	39.3	971.7	6.0	30.5	.3	
February	2,513.7	257.2	162.7	2,365.6	1,192.9	142.8	26.5	1,001.4	30.6	10.3	27.9	28.4	883.1	5.0	46.8	.2	
March	2,591.6	258.1	163.2	2,368.2	1,217.6	143.7	27.4	1,001.4	41.8	11.9	30.2	28.3	807.2	3.5	38.7	.2	
April	2,650.6	259.1	163.9	2,370.8	1,239.5	144.8	28.1	1,005.4	34.4	12.2	31.6	27.3	740.2	2.2	27.9	.1	
May	2,704.5	260.5	164.5	2,373.0	1,264.4	145.9	29.1	1,009.6	39.3	12.0	30.5	24.4	773.5	1.5	19.4	.1	
June	2,748.2	261.1	165.4	2,373.6	1,285.4	146.8	29.9	1,012.3	33.0	11.2	32.3	22.3	821.4	1.2	15.8	.1	
July	2,798.5	262.0	166.2	2,374.9	1,300.4	147.5	30.8	1,013.5	30.1	10.3	29.0	23.9	747.8	1.2	19.5	.1	
August	2,858.1	262.9	167.6	2,378.9	1,318.4	148.1	31.6	1,016.1	36.7	11.3	28.0	30.7	801.0	1.0	24.6	(14)	
September	2,895.5	263.3	168.4	2,381.2	1,337.0	148.9	32.3	1,016.2	32.8	9.4	26.8	28.6	757.8	.8	20.7	(15)	
October	2,931.9	263.9	169.2	2,385.5	1,358.9	150.6	33.2	1,018.6	37.0	11.9	27.6	32.9	712.8	.6	21.2	(16)	
Amount of benefits <sup>14</sup>																	
1940	\$1,188,702	\$21,074	\$114,166	\$62,019	\$317,851	\$7,784	\$1,448	\$105,696	\$11,736	\$12,267			\$518,700		\$15,961		
1941	1,085,488	55,141	119,912	64,933	320,561	25,454	1,559	111,799	13,328	13,943			344,321		14,537		
1942	1,130,721	80,305	122,806	68,115	325,265	41,702	1,603	111,193	15,038	14,342			344,084		6,268		
1943	921,465	97,257	125,795	72,961	331,350	57,763	1,704	116,133	17,830	17,255	\$2,857		79,643		917		
1944	1,118,798	119,009	129,707	77,193	456,279	76,942	1,765	144,302	22,146	19,238	5,035		62,385	\$4,113	862	\$102	
1945	2,065,566	157,391	137,140	83,874	697,830	104,231	1,772	254,238	26,135	23,431	4,669		445,866	114,955	2,350	11,075	
1946	5,149,761	230,285	149,188	94,585	1,268,984	130,139	1,817	333,640	27,267	30,610	4,761		1,094,850	1,491,294	39,917	252,424	
1947	4,700,827	299,830	177,053	106,876	1,676,029	153,109	19,283	382,515	29,517	33,115	26,024	\$11,368	776,165	772,368	39,401	198,174	
1948	4,510,041	366,887	208,642	132,852	1,711,182	176,736	36,011	413,912	32,315	32,140	35,572	30,843	793,265	426,569	28,599	83,598	
1949	5,694,080	454,483	240,893	158,973	1,692,215	201,369	39,257	4,317	477,406	33,158	31,771	59,066	30,103	1,737,279	386,635	103,596	43,559
1950	5,357,432	718,473	254,240	175,787	1,732,208	299,672	43,884	8,409	491,579	32,740	33,578	70,880	28,099	1,373,426	32,987	59,804	1,066
1951																	
October	412,821	82,765	20,963	15,399	141,532	35,558	3,575	899	40,873	1,927	3,013	2,900	3,060	57,533	629	2,102	63
November	419,756	86,959	21,016	15,507	138,769	35,908	3,604	927	41,056	2,540	2,804	2,751	3,033	62,389	487	1,906	40
December	429,376	90,461	21,060	15,554	139,188	36,395	3,625	953	41,486	2,894	2,496	2,675	2,979	66,969	464	2,145	32
1951																	
January	461,640	93,885	21,113	15,825	139,445	36,998	3,647	997	41,642	4,779	2,846	2,974	3,401	90,475	553	3,037	23
February	441,934	96,486	21,184	15,815	138,160	37,605	3,658	1,009	41,865	4,314	2,648	2,508	2,350	71,369	391	2,555	17
March	449,759	98,933	21,255	15,921	139,140	38,326	3,686	1,006	42,833	5,815	2,998	2,980	2,591	71,584	315	2,360	16
April	440,052	100,694	21,334	16,046	138,046	38,942	3,719	1,081	42,832	4,705	3,151	2,957	2,432	62,294	197	1,608	14
May	451,242	102,267	21,424	16,224	138,356	39,614	3,749	1,133	42,552	5,385	3,053	3,097	2,552	70,799	146	1,181	10
June	448,150	103,545	21,462	16,296	136,336	40,164	3,775	1,151	43,179	4,501	2,984	2,880	1,969	68,780	97	992	9
July	447,533	105,140	21,522	16,411	136,877	40,580	3,796	1,193	43,325	4,121	2,688	2,861	2,023	65,917	105	966	8
August	461,753	107,018	21,588	16,656	136,230	41,101	3,816	1,217	43,608	5,018	3,030	2,801	2,808	75,131	93	1,544	4
September	446,741	108,230	21,615	16,622	135,173	41,685	3,842	1,248	43,075	4,468	2,514	2,455	2,563	62,049	66	1,133	3
October	461,014	109,469	21,660	16,880	137,523	42,357	3,886	1,288	44,940	5,041	3,146	2,862	3,082	67,449	53	1,376	2

<sup>1</sup> Under the Social Security Act, retirement benefits—old-age, wife's, and husband's benefits, and benefits to children of old-age beneficiaries—partly estimated. Under the other 3 systems, benefits for age and disability.

<sup>2</sup> Data for civil-service retirement and disability fund; excludes noncontributory payments made under the Panama Canal Construction Annuity Act to persons who worked on Canal construction 1904-14 or to their widows. Through June 1948, retirement and disability benefits include payments to survivors under joint and survivor elections; beginning July 1948, payments under survivor provisions shown as survivor benefits.

<sup>3</sup> Pensions and compensation, and subsistence payments to disabled veterans undergoing training.

<sup>4</sup> Mother's, widow's, widower's, parent's, and child's benefits. Partly estimated.

<sup>5</sup> Annuities to widows under joint and survivor elections; 12-month death-benefit annuities to widows and next of kin; and, beginning February 1947, widow's, widower's, parent's, and child's benefits.

<sup>6</sup> Payments to widows, parents, and children of deceased veterans.

<sup>7</sup> Number of decedents on whose account lump-sum payments were made.

<sup>8</sup> Payments under the Railroad Retirement Act and Federal civil-service and veterans' programs.

<sup>9</sup> First payable in Rhode Island, April 1943; in California, December 1946; in New Jersey, January 1949; in New York, July 1950 (data not available); and

under the railroad program, July 1947. Excludes hospital benefits in California; also excludes private plans in California and New Jersey except for calendar-year totals.

<sup>10</sup> Represents average weekly number of beneficiaries.

<sup>11</sup> Represents average number of beneficiaries in a 14-day registration period.

<sup>12</sup> Readjustment allowances to unemployed veterans; from 1 to 2 percent of number and amount shown represents allowances for illness and disability after establishment of unemployment rights. Number represents average weekly number of continued claims.

<sup>13</sup> Claims paid under the Servicemen's Readjustment Act.

<sup>14</sup> Less than 50.

<sup>15</sup> Payments: amounts certified, under the Social Security Act (except monthly data for monthly benefits, which represent benefits in current-payment status), the Railroad Retirement Act, and the Railroad Unemployment Insurance Act; disbursements, for Veterans Administration programs except the readjustment allowance program; checks issued, under the State unemployment insurance and temporary disability laws and under the Servicemen's Readjustment Act; for civil-service programs, disbursements through June 1949 and authorizations beginning July 1949. Adjusted on annual basis except for Civil Service Commission data, which are adjusted monthly.

Source: Based on reports of administrative agencies.

**Table 2.—Contributions and taxes collected under selected social insurance and related programs, by specified period, 1949-51**  
[In thousands]

Period	Retirement, disability, and survivors insurance			Unemployment insurance		
	Federal insurance contributions <sup>1</sup>	Federal civil-service contributions <sup>2</sup>	Taxes on carriers and their employees	State unemployment contributions <sup>3</sup>	Federal unemployment taxes <sup>4</sup>	Railroad unemployment insurance contributions <sup>5</sup>
<b>Fiscal year:</b>						
1949-50	\$2,106,388	\$662,262	\$550,172	\$1,004,406	\$226,306	\$18,843
1950-51	3,119,537	684,343	577,509	1,364,590	233,537	24,661
<b>4 months ended:</b>						
October 1949	507,780	419,139	140,077	387,659	21,762	2,796
October 1950	883,759	431,111	140,118	449,145	18,582	6,621
October 1951	979,865	440,068	267,931	554,121	20,344	6,551
<b>1950</b>						
October	181,498	34,085	2,763	116,786	1,980	17
November	287,928	32,168	9,817	191,143	12,398	146
December	239,131	29,178	132,961	9,980	2,716	5,827
<b>1951</b>						
January	131,331	33,958	1,567	96,405	16,319	22
February	373,787	29,752	6,508	153,307	146,981	151
March	239,310	31,874	139,527	12,151	13,963	5,867
April	150,089	35,264	3,021	145,903	3,502	191
May	534,031	37,610	4,814	297,232	15,764	298
June	280,172	23,428	139,178	9,323	3,311	6,856
July	174,511	29,704	621	158,465	1,681	4
August	515,815	29,694	66,022	273,692	14,641	426
September	257,873	242,357	190,087	8,075	1,004	4,066
October	31,665	38,313	11,201	113,890	3,018	1,984

<sup>1</sup> Represents contributions of employees and employers in employments covered by old-age and survivors insurance; beginning January 1951, based on estimates.

<sup>2</sup> Represents employee and Government contributions to the civil-service retirement and disability fund; Government contributions are made in 1 month for the entire fiscal year.

<sup>3</sup> Represents deposits in State clearing accounts of contributions plus penalties and interest collected from employers and, in 2 States, contributions from employ-

ees; excludes contributions collected for deposit in State sickness insurance funds. Data reported by State agencies; corrected to November 26, 1951.

<sup>4</sup> Represents taxes paid by employers under the Federal Unemployment Tax Act.

<sup>5</sup> Beginning 1947, also covers temporary disability insurance.

<sup>6</sup> Represents contributions of \$32.4 million from employees, and contributions for fiscal year 1951-52 of \$310.0 million from the Federal Government.

Source: *Daily Statement of the U.S. Treasury*, unless otherwise noted.

## RECENT PUBLICATIONS

(Continued from page 21)

Discusses changes introduced by the Children's Act of 1948.

HILL, BETH EATON. "Social Treatment of the Young Blind Child." *Social Casework*, New York, Vol. 32, Nov. 1951, pp. 381-388. 40 cents.

Considers primarily the role of the medical social caseworker in the treatment of the preschool child. This article is based on experience with 206 blind children.

LAZARUS, ESTHER. "Social Casework Within the ADC Program." *Public Welfare*, Chicago, Vol. 9, Oct. 1951, pp. 195-199. 60 cents.

McNICKLE, ROMA K. "Child Adoption Safeguards." *Editorial Research Reports*, Washington, Vol. 2, Nov. 9, 1951, pp. 773-786. \$1.

MINNESOTA. DEPARTMENT OF HEALTH. DIVISION OF MATERNAL AND CHILD HEALTH. *Maternal, Infant and Childhood Mortality*. Minneapolis: The Department, 1951. 32 pp.

Outlines Minnesota's maternal and child health program; includes tables on maternal and infant mortality in 1950 and on changes from 1915 to 1950.

STANTON, MARY. "The Development of Institutional Care of Children in California from 1769 to 1925." *Social Service Review*, Chicago, Vol. 25, Sept. 1951, pp. 320-331. \$1.75.

By the executive director of the Citizen's Adoption Committee of Los Angeles County, California.

## Health and Medical Care

AMERICAN MEDICAL ASSOCIATION. BUREAU OF MEDICAL ECONOMIC RESEARCH. *An Annotated Bibliography of Group Practice, 1927-1950*. (Bulletin 85.) Chicago: The Association, 1951. 71 pp.

AMMENTORP, VERNER. *A Survey of the Voluntary Sickness Insurance in Denmark*. Copenhagen: Prepared under the auspices of the Director of Sick Clubs, 1950. 23 pp. Processed.

BAEHR, GEORGE, and DEARDORFF, NEVA R. "Pediatric Services Under the Health Insurance Plan of Greater New York." *Pediatrics*, Springfield, Ill., Vol. 8, Aug. 1951, pp. 277-292. \$1.50.

COHN, ALFRED E., and LINGG, CLAIRE. *The Burden of Diseases in the United States*. New York: Oxford

University Press, 1950. 129 pp. and charts. \$10.

Traces the changes that have taken place in the incidence of diseases during the past century and illustrates the leading causes of illness and death.

GOLDWATER, LEONARD J. "Impressions of Industrial Medicine and Social Legislation in England, France, and Holland." *Industrial Medicine and Surgery*, Chicago, Vol. 20, July 1951, pp. 316-322, and Aug. 1951, pp. 369-375. 75 cents.

HEALTH INSURANCE COUNCIL. SURVEY COMMITTEE. *A Survey of Accident and Health Coverage in the United States, As of December 31, 1950*. New York: The Council, Sept. 1951. 24 pp.

HOFFMAN, ISAAC L. *Care of the Chronically Ill in Ramsey County*. St. Paul, Minn.: Amherst H. Wilder Department of Research and Statistics, Oct. 1950. 68 pp. Processed.

HOHAUS, REINHARD A. "Catastrophic Illness: Existing Insurance Plans and Programs." *American Economic Security* (Chamber of Commerce of the U.S.A.), Washington,

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Table 3.—Status of the old-age and survivors insurance trust fund, by specified period, 1937–51

(In thousands)

Period	Receipts		Expenditures		Assets			
	Appropriations, transfers, and deposits <sup>1</sup>	Interest received	Benefit payments	Administrative expenses	Net total of U. S. Government securities acquired <sup>2</sup>	Cash with disbursing officer at end of period	Credit of fund account at end of period	Total assets at end of period
Cumulative, January 1937–October 1951.....	\$19,250,979	\$1,830,359	\$5,501,706	\$488,231	\$14,842,658	\$226,250	\$22,493	\$15,091,401
Fiscal year:								
1949–50.....	2,109,992	256,778	727,266	56,841	1,414,152	79,928	167,861	12,892,612
1950–51.....	3,124,098	287,392	1,406,088	70,447	1,677,976	200,456	212,311	14,735,867
4 months ended:								
October 1949.....	511,384	11,240	228,936	18,947	228,000	76,515	49,505	11,884,690
October 1950.....	883,759	10,871	316,872	21,825	569,918	174,825	59,279	13,448,844
October 1951.....	987,070	25,688	628,061	28,863	519,859	226,250	22,493	15,091,401
1950								
October.....	181,498		120,928	5,136	130,000	174,825	59,279	13,448,844
November.....	291,622		127,517	5,361	35,000	184,203	173,644	13,607,588
December.....	239,131	16,714	136,917	5,249	80,908	188,401	202,217	13,721,266
1951								
January.....	131,331	115,074	141,717	7,086	197,700	204,080	86,438	13,818,867
February.....	373,787		151,700	5,265	82,000	195,393	229,947	14,035,689
March.....	239,310	10,871	154,830	5,674	166,918	205,039	143,061	14,125,366
April.....	150,089	7,916	154,685	7,137	66,966	206,309	71,009	14,121,549
May.....	534,075		156,806	6,642	211,500	206,918	230,527	14,492,176
June.....	280,995	125,946	157,043	6,507	267,067	200,456	212,311	14,735,867
July.....	174,524		159,131	8,761	130,000	197,374	92,026	14,742,199
August.....	516,259		180,301	6,305	220,000	178,878	220,475	15,071,852
September.....	263,182	10,871	142,442	7,121	119,918	214,122	189,503	15,196,341
October.....	33,105	14,818	146,188	6,675	49,941	226,250	22,493	15,091,401

<sup>1</sup> For July 1940 to December 1950, equals taxes collected under the Federal Insurance Contributions Act. Beginning January 1951, amounts appropriated in accordance with sec. 201 (a) of the Social Security Act as amended in 1950; from May 1951, includes deposits by States under voluntary coverage agreements. Beginning in the fiscal year 1947, includes amounts appropriated to meet costs of

benefits payable to survivors of certain World War II veterans under the Social Security Act Amendments of 1946.

<sup>2</sup> Includes accrued interest and repayments on account of accrued interest on bonds at time of purchase.

<sup>3</sup> Appropriations suspended as of October 10, 1951, to adjust for estimates on which earlier 1951 appropriations were based.

Source: Daily Statement of the U. S. Treasury.

Table 4.—Status of the unemployment trust fund, by specified period, 1936–51

(In thousands)

Period	Total assets at end of period	Net total of U. S. Government securities acquired <sup>1</sup>	Unexpended balance at end of period	State accounts				Railroad unemployment insurance account <sup>4</sup>			
				Deposits	Interest credited	Withdrawals <sup>2</sup>	Balance at end of period	Deposits	Interest credited	Benefit payments	Balance at end of period <sup>3</sup>
Cumulative, January 1936–October 1951.....	\$8,297,864	\$8,265,181	\$32,683	\$15,494,162	\$1,341,188	\$9,298,523	\$7,536,827	\$605,516	\$136,339	\$460,931	\$761,037
Fiscal year:											
1949–50.....	7,437,896	—724,068	23,633	1,098,795	149,046	1,879,000	6,651,571	9,728	18,020	143,904	786,325
1950–51.....	8,079,232	649,933	15,035	1,362,629	147,662	848,270	7,313,592	14,884	16,465	32,024	765,640
4 months ended:											
October 1949.....	7,852,044	—312,007	25,719	315,727	4,940	607,040	6,996,257	250	596	46,398	855,787
October 1950.....	7,507,116	73,993	18,860	369,506	3,893	289,895	6,735,076	3,694	458	18,436	772,041
October 1951.....	8,297,864	200,984	32,683	485,835	8,098	270,697	7,536,827	3,931	843	13,749	761,037
1950											
October.....	7,507,116	—28,000	18,860	37,516	188	56,650	6,735,076	10	22	4,508	772,041
November.....	7,704,302	198,000	18,046	256,760		55,120	6,936,716	101		4,555	767,586
December.....	7,663,410	—47,027	24,181	21,884	5,823	68,145	6,896,278	3,472	675	4,602	767,131
1951											
January.....	7,666,316		27,087	34,463	63,563	96,425	6,897,879	13	7,147	5,854	768,437
February.....	7,800,319	139,000	22,090	207,792		69,440	7,036,231	93		4,442	764,088
March.....	7,788,020	—40,008	19,799	21,632	3,662	66,770	6,994,775	3,508	412	4,763	763,245
April.....	7,733,576	—40,005	35,359	39,247	2,445	62,970	6,973,496	112	269	3,546	760,079
May.....	8,052,016	325,000	28,799	393,384		72,125	7,294,755	270		3,089	757,261
June.....	8,079,232	40,981	15,035	17,941	68,275	67,380	7,313,592	3,622	7,504	2,746	765,640
July.....	8,068,215	—35,000	39,018	53,293	17	66,515	7,300,387	29	2	2,215	767,827
August.....	8,367,086	306,000	31,889	375,214		72,760	7,602,841	316		3,898	764,245
September.....	8,322,164	—25,008	11,975	15,094	3,627	62,870	7,558,691	2,457	385	3,614	763,473
October.....	8,297,864	—45,008	32,683	42,234	4,454	68,552	7,536,827	1,130	457	4,022	761,037

<sup>1</sup> Includes accrued interest and repayments on account of interest on bonds at time of purchase; minus figures represent primarily net total of securities redeemed.

<sup>2</sup> Includes transfers from State accounts to railroad unemployment insurance account amounting to \$107,161,000.

<sup>3</sup> Includes withdrawals of \$79,109,000 for disability insurance benefits.

<sup>4</sup> Beginning July 1947, includes temporary disability program.

<sup>5</sup> Includes transfers to the account from railroad unemployment insurance administration fund amounting to \$85,200,000 and transfers of \$12,338,000 out of the account to adjust funds available for administrative expenses on account of retroactive credits taken by contributors under the Railroad Unemployment Insurance Act Amendments of 1948.

Source: Daily Statement of the U. S. Treasury.

**Table 5.—Old-age and survivors insurance: Monthly benefits in current-payment status<sup>1</sup> at the end of the month, by type of benefit and by month, October 1950–October 1951, and monthly benefits awarded by type of benefit, October 1951**

[Amounts in thousands; data corrected to Nov. 29, 1951]

Item	Total		Old-age		Wife's or husband's		Child's		Widow's or widower's		Mother's		Parent's	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
<b>Monthly benefits in current-payment status at end of month:</b>														
1950														
October	3,182,342	\$118,352.9	1,563,318	\$70,965.8	459,990	\$11,113.8	676,758	\$18,929.3	305,790	\$11,199.9	162,066	\$5,624.2	14,420	\$529.9
November	3,346,167	122,926.5	1,681,370	74,621.1	486,238	11,581.5	688,131	19,144.6	309,848	11,336.4	166,111	5,711.6	14,469	531.4
December	3,477,243	126,856.5	1,770,984	77,678.3	508,350	11,994.9	699,703	19,366.3	314,189	11,481.3	169,438	5,800.8	14,579	534.9
1951														
January	3,605,235	130,882.8	1,850,207	80,584.4	532,187	12,477.3	715,188	19,700.6	319,513	11,665.2	173,354	5,912.6	14,786	542.6
February	3,706,586	134,090.8	1,912,170	82,843.8	548,047	12,790.4	729,616	20,033.9	325,555	11,872.2	176,156	5,998.8	15,042	551.8
March	3,809,165	137,258.9	1,971,703	84,971.8	563,346	13,087.0	746,247	20,418.5	332,539	12,114.0	179,877	6,100.9	15,453	566.7
April	3,890,018	139,636.9	2,016,135	86,496.1	575,098	13,304.9	760,697	20,732.2	338,539	12,315.9	183,719	6,207.7	15,830	580.1
May	3,968,900	141,881.2	2,055,581	87,842.9	586,829	13,510.5	776,336	21,059.9	345,112	12,519.9	188,681	6,348.3	16,361	596.7
June	4,033,583	143,708.8	2,090,668	89,000.0	596,098	13,674.0	787,311	21,282.4	350,343	12,683.3	192,357	6,452.8	16,806	616.3
July	4,098,870	145,720.2	2,129,909	90,390.7	606,188	13,872.8	794,875	21,425.9	355,678	12,858.5	194,925	6,537.6	17,295	634.8
August	4,176,535	148,118.8	2,176,036	92,025.0	618,128	14,108.4	804,807	21,632.4	361,970	13,071.2	197,712	6,625.3	17,882	656.3
September	4,232,453	149,914.8	2,204,016	93,072.6	625,736	14,259.9	816,746	21,948.3	367,728	13,270.4	199,835	6,688.2	18,392	675.3
October	4,290,791	151,825.5	2,231,141	94,132.8	634,319	14,442.7	830,587	22,329.6	374,460	13,505.0	201,437	6,723.7	18,847	691.6
<b>Monthly benefits awarded in October 1951</b>	95,249	3,087.4	44,010	1,748.8	16,411	351.6	19,262	458.2	8,517	296.4	6,484	212.1	565	20.3

<sup>1</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit.

(Continued from page 24)

Vol. 8, Sept.–Oct. 1951, pp. 13–20. \$1.50 a year.

KLEM, MARGARET C., and McKIEVER, MARGARET F. "Voluntary Health Insurance for Industrial Groups." *Industrial Medicine and Surgery*, Chicago, Vol. 20, Nov. 1951, pp. 489–497. 75 cents.

Considers the type of protection now available to industrial workers through voluntary health insurance programs and the relationship these programs bear to in-plant and community health services.

LAWRENCE, P. S. "Some Conditions Leading to Medical Dependency in Hagerstown, Md." *Public Health*

*Reports*, Washington, Vol. 66, Oct. 19, 1951, pp. 1351–1360. 15 cents.

Compares the 1923 and 1945–50 health and socio-economic status of persons who were included in a Public Health Service survey made in 1923 and who later received medical care under Maryland's program.

LEAR, WALTER J. "Medical-Care Insurance for Industrial Workers." *Monthly Labor Review*, Washington, Vol. 73, Sept. 1951, pp. 251–257. 50 cents.

MILLER, JOHN H. "Increased Health Protection Through Group Insurance." *American Economic Security* (Chamber of Commerce of the U.S.A.), Washington, Vol. 8, Sept.–Oct. 1951, pp. 26–28. \$1.50 a year.

NATIONAL PSYCHOLOGICAL RESEARCH COUNCIL FOR THE BLIND. *Research Suggestions on Psychological Problems Associated with Blindness*. Washington: Federal Security Agency, Office of Vocational Rehabilitation, 1951. 20 pp. Limited free distribution; apply to the Office of Vocational Rehabilitation, Washington 25, D. C.

"Non-Contributory Pensions and Free Medical Treatment in Egypt." *Industry and Labour*, Geneva, Vol. 6, Sept. 1, 1951, pp. 221–223. 25 cents.

ROWE, EVAN KEITH. "Health and Welfare Plans in the Automobile Industry." *Monthly Labor Review*, Washington, Vol. 73, Sept. 1951, pp. 277–282. 50 cents.



Table 6.—Employment security: Selected data on nonfarm placements and unemployment insurance claims and benefits, by State, October 1951

[Corrected to Nov. 27, 1951]

Region and State	Nonfarm place- ments	Initial claims <sup>1</sup>		Weeks of unemploy- ment covered by con- tinued claims		Compensated unemployment					Average weekly insured unemploy- ment un- der all pro- grams <sup>4</sup>
		Total	Women	Total	Women	All types of unemployment <sup>2</sup>			Total unemployment		
						Weeks compen- sated	Benefits paid <sup>3</sup>	Average weekly number of benefici- aries	Weeks compen- sated	Average weekly payment	
Total, 53 States	609,794	896,173	424,955	3,886,201	2,094,700	3,278,967	\$67,449,425	712,819	2,944,542	\$21.63	874,685
Region I:											
Connecticut	9,140	14,481	9,390	63,718	43,572	52,677	1,001,116	11,452	46,791	20.17	14,013
Maine	2,838	9,245	5,064	33,508	21,775	26,824	434,480	5,831	20,695	18.04	7,454
Massachusetts	21,513	49,729	24,389	236,506	129,843	195,310	4,278,423	42,459	168,950	23.71	52,147
New Hampshire	1,920	8,942	5,537	37,762	26,812	31,002	522,094	6,740	22,852	19.16	7,997
Rhode Island	2,618	17,216	9,310	102,080	56,026	97,114	2,144,902	21,112	98,256	22.48	22,403
Vermont	878	1,222	659	9,148	6,454	7,637	154,393	1,660	6,985	20.82	1,926
Region II:											
New Jersey	12,039	41,899	23,103	214,536	129,077	197,724	4,445,878	42,983	177,589	23.63	46,208
New York	75,703	222,416	114,500	844,169	434,200	727,297	15,801,668	158,108	668,575	22.64	183,966
Puerto Rico	750										
Virgin Islands	51										
Region III:											
Delaware	1,797	925	421	4,798	2,627	4,237	77,844	921	3,870	19.11	1,031
Pennsylvania	20,713	91,490	46,085	340,403	186,291	290,853	5,892,520	63,229	265,947	21.01	74,169
Region IV:											
District of Columbia	5,117	1,298	544	6,230	3,225	5,300	94,970	1,152	5,178	17.94	1,242
Maryland	7,496	8,521	3,923	27,951	15,039	28,710	562,128	6,241	25,292	20.83	6,690
North Carolina	15,588	28,413	15,724	107,842	69,028	109,281	1,871,790	23,757	97,742	18.13	24,222
Virginia	8,970	8,466	4,720	34,007	20,196	28,617	472,336	6,221	25,253	17.64	7,415
West Virginia	2,502	6,131	1,471	39,635	13,023	33,043	591,976	7,183	29,391	18.91	8,477
Region V:											
Alabama	12,399	10,833	3,251	53,334	19,944	39,375	611,815	8,560	36,578	15.98	11,650
Florida	17,510	9,441	4,605	64,284	36,250	53,704	862,819	11,675	50,325	16.36	13,820
Georgia	10,644	7,739	4,411	46,688	30,897	42,181	693,754	9,170	39,170	16.88	11,396
Mississippi	9,244	5,529	2,272	23,799	11,823	18,895	285,192	4,108	17,287	15.63	5,254
South Carolina	8,706	6,737	3,171	36,214	21,388	30,368	521,396	6,602	27,196	18.11	9,001
Tennessee	13,069	12,599	5,809	97,206	54,055	83,195	1,335,397	18,086	78,643	16.30	21,552
Region VI:											
Kentucky	3,347	11,643	6,189	61,761	29,494	46,114	774,695	10,025	42,995	17.24	13,409
Michigan	13,020	58,870	15,662	225,281	80,674	183,309	4,800,495	39,850	171,384	27.08	50,674
Ohio	32,288	33,600	15,482	146,209	86,311	117,232	2,451,118	25,485	104,473	22.03	32,671
Region VII:											
Illinois	22,117	50,907	24,826	253,845	147,452	204,430	4,170,842	44,441	162,572	22.72	54,668
Indiana	13,749	15,892	7,397	61,992	33,401	51,624	1,141,262	11,223	47,066	23.09	13,322
Wisconsin	10,462	10,235	6,139	31,522	21,066	23,084	490,175	5,149	21,453	21.22	7,325
Region VIII:											
Minnesota	13,575	5,559	3,571	25,931	16,245	23,956	409,299	5,208	21,784	17.64	5,999
Montana	3,812	645	348	2,526	1,771	1,962	34,858	427	1,962	17.77	643
North Dakota	2,609	104	39	539	348	491	9,278	107	393	20.37	125
South Dakota	2,258	203	92	698	444	674	10,848	147	817	18.09	153
Region IX:											
Iowa	9,608	2,677	1,313	11,711	7,764	9,294	168,858	2,020	7,879	19.44	2,490
Kansas	10,091	2,412	978	12,083	6,265	10,313	217,825	2,242	9,445	21.94	2,676
Missouri	14,784	21,898	9,100	99,176	60,999	64,965	999,903	14,123	47,648	17.97	22,387
Nebraska	6,283	996	498	2,387	1,742	2,188	41,307	476	2,041	19.58	529
Region X:											
Arkansas	12,330	5,839	2,466	18,720	8,397	13,662	225,165	2,970	12,510	17.01	4,897
Louisiana	10,008	9,406	2,203	51,727	18,639	43,523	885,609	9,462	39,451	21.18	11,132
Oklahoma	13,884	4,401	1,574	24,514	12,037	18,052	322,303	3,924	16,871	18.31	5,352
Texas	56,651	6,110	2,724	33,714	18,378	24,509	383,807	5,328	22,851	16.15	7,860
Region XI:											
Colorado	7,266	807	418	2,983	1,703	1,918	37,793	417	1,807	20.13	655
New Mexico	5,806	792	140	2,919	902	2,922	56,008	635	2,770	19.53	747
Utah	5,147	1,404	761	6,058	3,893	3,867	86,619	841	3,344	23.49	1,297
Wyoming	1,556	207	102	682	379	627	13,495	136	548	22.55	171
Region XII:											
Arizona	5,284	2,098	729	7,892	3,895	4,104	81,210	892	3,888	20.02	1,657
California	45,557	57,715	24,971	279,078	155,342	244,615	5,315,302	53,177	220,985	22.67	60,505
Hawaii	1,102	2,064	1,194	11,041	6,421	8,541	136,011	1,857	5,573	19.33	( <sup>b</sup> )
Nevada	2,623	750	267	2,294	972	2,102	49,375	457	1,950	24.21	503
Region XIII:											
Alaska	1,224	468	124	1,604	578	1,683	45,427	366	1,609	27.25	( <sup>c</sup> )
Idaho	3,598	1,188	303	3,697	1,945	2,267	45,723	493	2,142	20.49	855
Oregon	9,483	10,825	3,288	32,825	16,049	26,611	564,105	5,785	24,795	21.84	7,640
Washington	9,067	13,196	3,698	46,974	19,649	36,384	823,819	7,910	34,291	22.94	10,801

<sup>1</sup> Excludes transitional claims.

<sup>2</sup> Total, part-total, and partial.

<sup>3</sup> Not adjusted for voided benefit checks and transfers under interstate combined-wage plan.

<sup>4</sup> Unemployment represented by weeks of unemployment claimed under the State and railroad unemployment insurance programs and the veterans' unemployment allowance program. Includes partial and part-total unemployment. State distribution excludes railroad unemployment insurance claims.

<sup>b</sup> Data not available.

Source: Department of Labor, Bureau of Employment Security, and affiliated State agencies.

Table 7.—Public assistance in the United States, by month, October 1950–October 1951<sup>1</sup>

[Exclusive of vendor payments for medical care and cases receiving only such payments]

Year and month	Total	Old-age assistance	Aid to dependent children		Aid to the blind	Aid to the permanently and totally disabled <sup>1</sup>	General assistance	Total	Old-age assistance	Aid to dependent children (families)	Aid to the blind	Aid to the permanently and totally disabled <sup>1</sup>	General assistance	
			Families	Recipients										
				Total <sup>3</sup>										Children

Number of recipients							Percentage change from previous month						
1950													
October.....		2,798,711	655,251	2,244,576	1,667,780	97,194	58,250	408,000	-----	-0.4	+0.2	+0.6	-1.0
November.....		2,793,712	649,931	2,226,685	1,653,151	97,491	61,050	403,000	-----	-2	-8	+3	-1.1
December.....		2,786,216	651,309	2,233,194	1,660,933	97,453	68,800	413,000	-----	-3	+2	( <sup>4</sup> )	+12.7
1951													
January.....		2,784,199	652,971	2,240,743	1,666,911	96,062	70,770	425,000	-----	-1	+3	-1.4	+2.9
February.....		2,777,722	651,928	2,238,185	1,665,048	96,065	74,567	421,000	-----	-2	-2	( <sup>4</sup> )	+5.4
March.....		2,771,640	651,356	2,236,472	1,663,919	95,905	80,002	412,000	-----	-2	-1	-2	+7.3
April.....		2,760,691	645,822	2,218,670	1,652,472	96,974	87,845	384,000	-----	-4	-8	+1.1	+9.8
May.....		2,754,884	640,606	2,198,894	1,638,116	96,990	97,079	355,000	-----	-2	-8	( <sup>4</sup> )	+10.5
June.....		2,745,285	632,649	2,171,426	1,617,893	97,024	104,230	335,000	-----	-3	-1.2	( <sup>4</sup> )	+7.4
July.....		2,737,675	618,394	2,123,693	1,582,218	97,256	108,907	324,000	-----	-3	-2.3	+2	+4.5
August.....		2,732,021	612,128	2,104,345	1,568,029	97,349	111,329	319,000	-----	-2	-1.0	+1	+2.2
September.....		2,722,933	606,078	2,085,243	1,554,062	97,158	113,049	311,000	-----	-3	-1.0	-2	+1.5
October.....		2,710,297	596,763	2,056,176	1,532,936	97,173	114,232	312,000	-----	-5	-1.5	( <sup>4</sup> )	+1.0
Amount of assistance							Percentage change from previous month						
1950													
October.....	\$192,265,677	\$121,124,389		\$45,511,754		\$4,463,099	\$2,399,435	\$18,467,000	-1.2	-1.6	-0.5	+0.6	-12.4
November.....	192,572,324	120,824,086		46,230,533		4,472,924	2,533,761	18,521,000	+2	-2	+9	+2	+5.6
December.....	193,264,021	119,954,750		46,529,002		4,480,867	3,033,402	19,266,000	+4	-7	+7	+2	+19.7
1951													
January.....	194,962,874	120,099,988		47,327,250		4,438,705	3,170,931	19,926,000	+8	+1	+1.7	-9	+4.5
February.....	194,437,286	119,131,206		47,857,550		4,454,255	3,383,275	19,611,000	-3	-8	+1.1	+4	+6.7
March.....	194,532,503	118,945,024		48,088,334		4,448,593	3,595,552	19,451,000	( <sup>4</sup> )	-2	+5	-1	+6.3
April.....	191,950,100	118,270,450		47,521,557		4,495,465	3,946,628	17,716,000	-1.3	-6	-1.2	+1.1	+9.7
May.....	191,087,004	118,929,307		47,021,843		4,523,461	4,399,393	16,163,000	-5	+6	-1.0	+6	+11.5
June.....	189,319,242	118,665,540		46,384,194		4,537,434	4,677,074	15,055,000	-9	-2	-1.4	+1.7	+6.3
July.....	188,142,875	119,304,317		45,002,602		4,536,052	4,847,904	14,452,000	-6	+5	-3.0	( <sup>4</sup> )	+3.7
August.....	188,194,866	119,308,258		44,745,286		4,558,063	4,950,229	14,633,000	( <sup>4</sup> )	( <sup>4</sup> )	-6	+5	+2.1
September.....	188,364,274	119,841,541		44,819,189		4,567,563	5,150,981	13,985,000	+1	+4	+2	+2	+4.1
October.....	189,702,325	120,726,991		44,658,976		4,640,451	5,269,907	14,406,000	+7	+7	-4	+1.6	+2.3

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. Excludes programs administered without Federal participation in States administering such programs concurrently with programs under the Social Security Act; beginning October 1950, includes data for Puerto Rico and the Virgin Islands. All data subject to revision.

<sup>2</sup> Beginning October 1950, includes as recipients the children and 1 parent or

other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.

<sup>3</sup> Program initiated in October 1950 under Public Law 734.

<sup>4</sup> Decrease of less than 0.05 percent.

<sup>5</sup> Increase of less than 0.05 percent.



Table 8.—Amount of vendor payments for medical care for recipients of public assistance, by program and State, August 1951<sup>1</sup>

State <sup>2</sup>	Old-age assistance	Aid to dependent children	Aid to the blind	Aid to the permanently and totally disabled	General assistance <sup>3</sup>
Calif.				( <sup>4</sup> )	\$44,201
Conn.	\$223,735	\$104,629	\$2,974	( <sup>4</sup> )	( <sup>4</sup> )
Del.		837		( <sup>4</sup> )	( <sup>4</sup> )
Ill.	414,809	36,814	9,609	\$13,345	374,205
Ind.	267,715	52,808	9,728	( <sup>4</sup> )	119,221
Iowa			( <sup>4</sup> )	( <sup>4</sup> )	129,799
Kans.	113,787	26,729	2,440	15,141	51,915
La.	11	1,259	97	531	443
Maine			( <sup>4</sup> )	( <sup>4</sup> )	31,516
Mich.					56,172
Minn.	653,388	38,870	7,923	( <sup>4</sup> )	( <sup>4</sup> )
Mont.					114,258
Nebr.	140,128	11,058	370	( <sup>4</sup> )	( <sup>4</sup> )
Nev.			( <sup>4</sup> )	( <sup>4</sup> )	4,675
N. H.	57,032	16,905	2,149	( <sup>4</sup> )	( <sup>4</sup> )
N. J.		12,912			90,028
N. Y.	1,037,524	314,522	38,475	267,222	( <sup>4</sup> )
N. C.	7,199	3,841		839	101,721
N. Dak.	20,566	647	15	761	21,901
Ohio	181,910	7,110	4,053		354,398
Oreg.					115,115
R. I.					35,268
S. Dak.					75,411
V. I.	57	14	2	7	60
Va.					2,902
Wis.	307,744	68,983	7,351	4,555	95,314

<sup>1</sup> For August data excluding vendor payments for medical care, see the *Bulletin*, November 1951.

<sup>2</sup> Excludes States that either made no vendor payments for medical care for August or did not report such payments.

<sup>3</sup> In all States except California, Illinois, Louisiana, Nevada, New Jersey, and the Virgin Islands includes payments made on behalf of recipients of the special types of public assistance.

<sup>4</sup> No program for aid to the permanently and totally disabled.

<sup>5</sup> Data not available.

Table 9.—Average payments including vendor payments for medical care and average amount of vendor payments per assistance case, by program and State, August 1951<sup>1</sup>

State <sup>2</sup>	Old-age assistance		Aid to dependent children (per family)		Aid to the blind		Aid to the permanently and totally disabled	
	All assistance	Vendor payments for medical care	All assistance	Vendor payments for medical care	All assistance	Vendor payments for medical care	All assistance	Vendor payments for medical care
Conn.	\$71.88	\$11.31	\$126.25	\$19.35	\$77.65	\$9.66	( <sup>4</sup> )	( <sup>4</sup> )
Del.			82.28	1.16				
Ill.	48.94	3.55	110.95	1.62	52.17	2.30	\$52.28	\$7.56
Ind.	40.21	5.51	70.61	5.49	43.30	5.40	( <sup>4</sup> )	( <sup>4</sup> )
Kans.	51.94	2.98	86.41	5.78	55.19	3.78	53.01	6.03
La.	46.55	( <sup>4</sup> )	49.72	.05	44.65	.05	31.39	.04
Minn.	57.11	11.82	100.76	5.01	65.17	6.84	( <sup>4</sup> )	( <sup>4</sup> )
Nebr.	52.10	6.16	90.18	3.34	63.12	.40	( <sup>4</sup> )	( <sup>4</sup> )
N. H.	55.85	8.00	111.30	11.50	52.81	7.00	( <sup>4</sup> )	( <sup>4</sup> )
N. J.			94.35	2.48				
N. Y.	60.90	8.72	113.47	5.87	68.59	9.07	67.00	10.01
N. C.	22.74	.12	46.09	.24			26.86	.26
N. Dak.	52.42	2.28	88.43	.39	57.65	.13	55.92	1.43
Ohio	46.32	1.53	69.98	.50	44.95	1.06	( <sup>4</sup> )	( <sup>4</sup> )
V. I.	10.41	.09	15.41	.08	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )
Wis.	52.30	5.91	116.26	8.21	57.78	6.31	69.08	5.62

<sup>1</sup> For August data excluding vendor payments for medical care, see the *Bulletin*, November 1951. All averages based on cases receiving money payments, vendor payments for medical care, or both. Averages for general assistance not computed here because of difference among States in policy or practice regarding use of general assistance funds to pay medical bills for recipients of the special types of public assistance.

<sup>2</sup> Excludes States that made no vendor payments for medical care for August or did not report such payments. Also excludes States for which count of cases is believed to be incomplete.

<sup>3</sup> No program for aid to the permanently and totally disabled.

<sup>4</sup> Less than 1 cent.

<sup>5</sup> Average payment not computed on base of less than 50 recipients.

**Table 10.—Old-age assistance: Recipients and payments to recipients, by State, October 1951<sup>1</sup>**

(Exclusive of vendor payments for medical care and cases receiving only such payments)

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	September 1951 in—		October 1950 in—	
				Number	Amount	Number	Amount
<b>Total<sup>2</sup></b>	<b>2,710,297</b>	<b>\$120,726,991</b>	<b>\$44.54</b>	<b>-0.5</b>	<b>+0.7</b>	<b>-3.2</b>	<b>-0.3</b>
Ala.	79,621	1,676,091	21.05	-5	-3.0	-2.5	+1.2
Alaska	1,652	93,198	56.42	-1	+7	+4.0	-2.2
Ariz.	14,147	705,166	49.85	+2	-3	-8	-5.9
Ark.	61,124	1,253,468	21.00	-1.5	-1.4	-10.8	-27.9
Calif.	274,532	18,324,723	66.75	( <sup>3</sup> )	( <sup>3</sup> )	+1.0	-3.1
Colo. <sup>3</sup>	52,411	3,984,233	76.02	+2	+1	+2.4	-6
Conn.	19,592	1,197,829	61.14	-6	( <sup>3</sup> )	-1.6	+3.3
Del.	1,599	48,244	30.17	+1.2	+2.4	-2.0	+1.9
D. C.	2,836	135,757	47.87	+4	+6	-6	+23.4
Fla.	69,062	2,647,670	38.34	-1	-5	( <sup>3</sup> )	-2.9
Ga.	95,734	2,980,297	31.13	-5	+27.3	-6.4	+23.5
Hawaii	2,279	75,769	33.25	-5	-6	-7.8	-8.2
Idaho	9,503	480,302	50.54	-5	+6.6	-15.7	-4.3
Ill.	114,644	5,385,102	46.97	-1	+1.3	-4.8	+4.6
Ind.	46,130	1,642,109	35.60	-1.5	-1.6	-10.9	-11.9
Iowa	45,899	2,470,143	50.52	-3	( <sup>3</sup> )	-1.4	+1.9
Kans.	37,843	1,871,137	49.45	-2	+2	-3.8	-3.4
Ky.	66,458	1,971,694	29.67	+4	-5	-2.2	+40.3
La.	119,116	5,542,431	46.53	-1	+1	-6	-1.1
Maine	14,799	634,395	42.87	-5	-5	-3.7	-7.8
Md.	11,493	455,579	39.64	-3	+2	-4.1	+3.2
Mass.	101,863	6,473,018	63.55	+3	+4.3	+2	+2.9
Mich.	94,830	4,501,292	47.47	-2	+4	-4.5	-2.5
Minn.	54,958	2,504,022	45.56	+1	+1	-1.9	+4
Miss.	58,316	1,083,910	18.59	-4	-1	-8.1	-11.7
Mo.	132,398	5,735,232	43.32	+1	+2	-4	-2.0
Mont.	11,495	590,590	51.38	-4	-5	-2.9	-4.5
Nebr.	22,542	1,043,347	46.28	-2	-1	-4.2	+2.2
Nev.	2,757	152,613	55.35	-5	-3	+1.8	+5.4
N. H.	7,069	307,694	43.53	-1	-1.7	-5.1	-9.2
N. J.	22,839	1,178,685	51.61	-3	+1.3	-6.1	+1.3
N. Mex.	10,760	415,040	38.57	+2	+2	+4.6	+15.1
N. Y.	115,388	6,371,289	55.22	+2	+2.9	-2.2	+1.6
N. C.	53,008	1,234,359	23.29	-13.1	-11.0	-14.4	-10.8
N. Dak.	8,929	452,151	50.64	-3	+1	-1.2	+2.8
Ohio	118,602	5,820,706	49.08	-1	-1	-5.2	+1.0
Okla.	96,797	4,727,577	48.84	-3	-3	-3.2	+4.5
Oreg.	22,999	1,261,354	54.84	-1	( <sup>3</sup> )	-3.6	+2.0
Pa.	77,608	2,999,288	38.65	-4	-7	-9.9	-8.7
P. R. <sup>4</sup>	18,600	141,500					
R. I.	9,757	449,436	46.06	+6	+9	-6.8	-5.0
S. C.	43,044	1,088,726	25.29	-1	( <sup>3</sup> )	+2.6	+20.7
S. Dak.	12,051	492,753	40.89	( <sup>3</sup> )	+1	-1.1	+3.1
Tenn.	61,991	1,799,506	29.03	-7	-8	-6.7	-11.7
Tex.	220,345	7,235,529	32.84	( <sup>3</sup> )	( <sup>3</sup> )	-1.5	-1.8
Utah	9,817	520,581	53.03	+1	+1	-1.6	+16.2
Vt.	6,932	270,456	39.02	+1	+6	+8	+10.8
V. I. <sup>5</sup>	640	7,000					
Va.	19,455	436,680	22.45	-2	+5	-2.2	+1.7
Wash.	68,862	4,434,130	64.39	-4	-1.2	-6.3	-3.7
W. Va.	25,921	672,003	25.93	+1	-4	-4.3	-7.6
Wis.	51,949	2,481,322	47.76	-1	+1.2	-1.4	+11.2
Wyo.	4,301	239,914	55.78	-1	+2	+3	-4.5

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. All data subject to revision.

<sup>2</sup> Includes 4,042 recipients under 65 years of age in Colorado and payments to these recipients. Such payments are made without Federal participation.

<sup>3</sup> Increase of less than 0.05 percent.

<sup>4</sup> Decrease of less than 0.05 percent.

<sup>5</sup> Estimated.

**Table 11.—Aid to the blind: Recipients and payments to recipients, by State, October 1951<sup>1</sup>**

(Exclusive of vendor payments for medical care and cases receiving only such payments)

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	September 1951 in—		October 1950 in—	
				Number	Amount	Number	Amount
<b>Total<sup>2</sup></b>	<b>97,173</b>	<b>\$4,640,451</b>	<b>\$47.75</b>	<b>(<sup>3</sup>)</b>	<b>+1.6</b>	<b>(<sup>3</sup>)</b>	<b>+4.0</b>
<b>Total, 51 States<sup>4</sup></b>	<b>97,134</b>	<b>4,638,155</b>	<b>47.75</b>	<b>+3.0</b>	<b>+4.1</b>	<b>+23.1</b>	<b>+24.2</b>
Ala.	1,532	36,253	23.66	-5	+1.8	+5	+3.0
Ariz.	738	40,063	54.29	-3.7	-3.7	-17.3	-24.9
Ark.	1,033	50,303	26.02	-7	-4	-5.1	-19.7
Calif. <sup>3</sup>	11,426	931,474	81.52	+4	+1	+6.5	+3.4
Colo.	351	20,918	59.60	-6	-8	-6.6	-1.0
Conn.	314	20,812	66.28	+1.9	+1.8	+9.8	+18.6
Del.	219	9,784	44.68	-5	-1.0	+15.3	+15.8
D. C.	261	13,459	51.57	-8	-1	-1.1	+22.0
Fla.	3,309	135,179	40.85	( <sup>3</sup> )	-6	-7	-8.3
Ga.	2,883	103,091	35.76	( <sup>3</sup> )	+22.5	+3.8	+31.4
Hawaii	121	4,774	39.45	+6.1	+7.0	+14.2	+19.6
Idaho	202	11,553	57.19	-1.9	+5.4	-4.7	+9.3
Ill.	4,102	219,013	53.39	-2	+5.3	-4.4	+9.7
Ind.	1,749	68,007	38.88	-7	-1.1	-6.5	-6.8
Iowa	1,267	75,220	59.37	-1	-2	+4	+4.3
Kans.	633	32,341	51.09	-5	-7	-7.2	-6.5
Ky.	2,508	79,366	31.65	-1	-4	+3.2	+4.4
La.	1,880	83,141	44.22	+3	-2	+1.2	+2.0
Maine	621	28,397	45.73	-1	-8	-7.5	-6.7
Md.	490	21,855	44.60	+4	+1.1	+1.0	+11.6
Mass.	1,596	119,788	75.06	+4	+3	+5.3	+16.1
Mich.	1,847	96,985	52.51	+3	+2	-9	+3.0
Minn.	1,163	70,189	60.35	+3	+1.9	+5.7	+12.0
Miss.	2,805	65,755	23.44	+4	+5	-2.6	-6.3
Mo. <sup>3</sup>	2,827	134,096	47.43	+1.8	+20.7	+3	+10.0
Mont.	538	30,225	56.18	-9	-9	+6	-1.7
Nebr.	759	48,602	64.03	+7	+3.3	+6.8	+10.1
Nev.	39	2,896	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
N. H.	303	14,841	48.98	0	-1.1	-6.2	-2.7
N. J.	784	45,913	58.56	-1.0	+7	+2.9	+11.3
N. Mex.	508	18,333	36.09	-2	+5	+6	+7.1
N. Y.	4,042	258,999	64.08	+4	+2.3	+1.8	+7.4
N. C.	4,493	153,828	34.24	+2	-1	+5.7	+4.1
N. Dak.	115	6,540	56.87	+1.8	+2.1	+9	+10.7
Ohio	3,790	177,496	46.83	-3	+6.4	-2.3	+4
Okla.	2,581	133,835	51.85	-8	-8	-4.8	+4.4
Oreg.	391	25,868	66.16	+3	+5	+5	+4.7
Pa. <sup>3</sup>	15,430	612,455	39.69	-1	( <sup>3</sup> )	-2	-3
P. R. <sup>4</sup>	450	3,260					
R. I.	185	10,391	56.17	+2.2	+6.6	+2.2	+3.4
S. C.	1,618	45,084	27.86	+4	+7	+3.2	+10.1
S. Dak.	220	8,474	38.52	0	0	-3.5	+4.3
Tenn.	2,738	102,651	37.49	-3	( <sup>3</sup> )	+3.1	+1.3
Tex.	6,064	223,372	36.84	-2	-3	-7.3	+2.1
Utah	224	12,920	57.68	+1.4	+7.6	+9.3	+1.9
Vt.	177	7,539	42.59	-1.7	-1.7	-7.3	+1.9
V. I. <sup>5</sup>	45	470					
Va.	1,508	46,613	30.91	-2	-4	-3.5	+4.4
Wash. <sup>3</sup>	849	66,615	78.46	+2	+1.1	+4	+2.3
W. Va.	1,090	33,579	31.09	-5	-1	+1.2	+1.3
Wis.	1,368	73,262	53.55	-1	+9	-2.6	+10.3
Wyo.	97	5,174	53.34	( <sup>3</sup> )	( <sup>3</sup> )	-4.9	-8.6

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. Figures in italics represent program administered without Federal participation. Data exclude program in Connecticut administered without Federal participation concurrently with program under the Social Security Act. Alaska accepted applications for aid to the blind in October but made no payments for that month. All data subject to revision.

<sup>2</sup> Includes 537 recipients of aid to the partially self-supporting blind in California and 22 in Washington and payments to these recipients; such payments are made without Federal participation. For Pennsylvania includes payments of \$224,735 made without Federal participation to 5,662 recipients and for Missouri payments of \$25,125 to 529 recipients.

<sup>3</sup> Increase of less than 0.05 percent.

<sup>4</sup> Decrease of less than 0.05 percent.

<sup>5</sup> States with plans approved by the Social Security Administration. Percentages computed on totals for States with approved plans in respective months; the large increase from October 1950 is explained by the inclusion of Pennsylvania, with its large caseload, beginning February 1951 and of Missouri beginning October 1951. See also footnote 2.

<sup>6</sup> Excludes cost of medical care, for which payments are made to recipients quarterly.

<sup>7</sup> A average payment not computed on base of less than 50 recipients; percentage change, on less than 100 recipients.

<sup>8</sup> Estimated.



Table 12.—Aid to dependent children: Recipients and payments to recipients, by State, October 1951<sup>1</sup>

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of families	Number of recipients		Payments to recipients			Percentage change from—			
		Total <sup>2</sup>	Children	Total amount	Average per—		September 1951 in—		October 1950 in—	
					Family	Recipient	Number of families	Amount	Number of families	Amount
Total.....	506,763	2,056,176	1,532,936	\$44,658,976	\$74.84	\$21.72	-1.5	-0.4	-8.9	-2.5
Total, 52 States <sup>3</sup> .....	506,735	2,056,080	1,532,868	44,657,901	74.84	21.72	-1.5	-.4	-8.9	-2.5
Alabama.....	18,303	64,240	50,693	633,020	34.59	9.85	-6.6	-5.6	+4.4	+17.5
Alaska.....	679	2,133	1,539	47,974	70.65	22.49	-9.9	+1.2	+0.0	+34.8
Arizona.....	3,712	13,918	10,404	276,271	74.43	19.85	-3.8	-4.9	-11.2	-28.5
Arkansas.....	14,173	50,712	38,727	506,664	35.75	9.99	-3.0	-2.5	-22.7	-33.8
California.....	55,264	170,715	127,841	6,349,622	114.90	37.19	-1.1	-.6	+7.5	+7.5
Colorado.....	5,272	19,240	14,511	470,105	89.17	24.43	-1.1	-1.0	-2.9	+9.0
Connecticut.....	5,260	17,190	12,425	572,025	108.75	33.28	-1.2	+1.1	-1.9	-.4
Delaware.....	704	2,702	2,065	55,885	79.38	20.68	-1.1	-3.1	+2.8	+13.3
District of Columbia.....	2,101	8,425	6,512	201,245	95.79	23.89	+5.8	+1.1	-1.8	+28.2
Florida.....	21,196	68,667	51,151	958,104	45.20	13.95	-5.8	+7.1	-24.2	-31.7
Georgia.....	19,934	65,710	50,693	996,120	49.97	15.16	+4.4	+8.3	+19.3	+27.4
Hawaii.....	3,239	11,971	9,304	269,331	83.15	22.50	+1.1	-1.0	-15.1	-21.3
Idaho.....	2,156	7,448	5,479	241,765	112.14	32.46	-2.6	+3.8	-11.5	+1.3
Illinois.....	22,620	80,284	59,463	2,501,810	110.60	31.16	-2.2	( <sup>4</sup> )	-2.9	+14.7
Indiana.....	9,071	30,163	22,268	601,721	66.33	19.95	-2.4	-2.2	-19.8	-19.6
Iowa.....	5,130	17,902	13,336	505,021	98.44	28.12	-4.4	+3.3	-.9	+25.8
Kansas.....	4,455	15,751	11,895	366,744	82.32	23.28	-2.3	-2.1	-14.0	-13.4
Kentucky.....	21,695	76,752	56,461	910,357	41.96	11.86	-1.8	-1.9	-0.5	+1.7
Louisiana.....	22,086	80,043	59,379	1,318,856	59.71	16.48	-1.9	-1.9	-23.9	-8.7
Maine.....	4,364	15,122	10,974	318,732	73.04	21.08	-9.9	-1.2	+5.0	+19.0
Maryland.....	5,122	19,778	15,098	427,431	83.45	21.61	-3.9	-3.0	-20.7	-13.0
Massachusetts.....	12,959	43,043	31,680	1,487,139	114.76	34.55	-5.5	+5.5	-3.4	+2.8
Michigan.....	24,530	79,112	56,272	2,275,618	92.77	28.76	-5.5	+3.3	-8.9	-4.1
Minnesota.....	7,711	26,040	19,762	754,901	97.90	28.99	-5.5	+6.6	-1.6	+7.6
Mississippi.....	10,331	38,983	29,983	203,812	19.73	5.23	-1.0	-.4	-13.1	-5.1
Missouri.....	23,243	78,838	57,902	1,211,036	52.10	15.36	-1.5	-1.6	-9.6	-10.1
Montana.....	2,330	8,082	5,969	199,233	85.51	24.65	-1.1	-1.4	-2.7	+5.9
Nebraska.....	2,970	9,867	7,245	263,901	88.86	20.75	-2.5	-2.2	-16.7	-8.8
Nevada.....	43	96	68	1,075	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )
New Hampshire.....	1,497	5,097	3,712	152,432	101.82	29.91	-7.7	-9.9	-9.1	-11.9
New Jersey.....	5,104	17,109	12,950	400,332	96.07	28.66	-7.7	+8.8	-5.7	-1.5
New Mexico.....	5,446	18,782	14,326	284,143	52.17	15.13	-1.9	-3.4	+4.8	+12.8
New York.....	52,496	177,365	126,300	5,863,143	111.75	33.06	-9.9	+2.0	-6.4	+1.2
North Carolina.....	16,383	59,454	45,628	757,914	46.26	12.75	+3.3	+1.0	+4.5	+12.8
North Dakota.....	1,638	5,869	4,444	142,963	87.28	24.36	-8.8	-1.3	-9.8	-20.0
Ohio.....	13,898	51,084	38,369	944,600	67.97	18.49	-1.9	-4.1	-5.3	-16.8
Oklahoma.....	20,895	69,513	52,513	1,500,345	71.80	21.58	-1.8	-2.8	-5.2	+48.7
Oregon.....	3,323	11,053	8,269	339,690	102.22	30.73	+1.6	+3.4	-11.9	-12.8
Pennsylvania.....	35,063	125,614	93,194	2,980,155	84.99	23.72	-2.4	-3.7	-24.7	-25.0
Puerto Rico.....	12,000	37,700	28,000	109,500						
Rhode Island.....	3,303	11,074	7,967	205,283	92.43	27.57	+2.2	+3.0	-11.0	-5.8
South Carolina.....	6,543	24,397	18,897	250,713	38.32	10.28	-8.8	-1.2	-6.2	+27.7
South Dakota.....	2,580	8,355	6,217	178,263	69.09	21.34	-1.6	-2.6	+6.6	+13.2
Tennessee.....	21,444	76,697	57,538	1,017,485	47.45	13.27	-1.9	-2.0	-14.7	-15.9
Texas.....	17,339	66,658	49,574	837,851	48.32	12.57	-5.1	-2.4	-8.7	+2.5
Utah.....	2,976	10,382	7,713	313,137	105.22	30.16	-2.4	-2.7	-10.2	+2.3
Vermont.....	1,013	3,514	2,727	54,523	53.82	15.52	-6.6	( <sup>6</sup> )	-2.5	-3.6
Virgin Islands.....	200	610	540	3,100						
Virginia.....	7,930	29,466	22,342	406,711	51.29	13.81	-1.2	-.8	-3.8	+4.1
Washington.....	9,307	30,881	22,363	860,433	92.45	27.86	-3.8	-4.3	-18.8	-28.3
West Virginia.....	16,891	62,192	47,840	963,913	57.07	15.50	-1.5	-2.3	-9.1	-6.1
Wisconsin.....	8,328	28,344	20,836	922,436	110.76	32.54	-6.6	+1.5	-7.5	+5.7
Wyoming.....	558	1,979	1,479	54,393	97.48	27.49	-2.1	-1.7	-1.6	-7.9

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. Figures in italics represent program administered without Federal participation. Data exclude programs in Florida, Kentucky, and Nebraska administered without Federal participation concurrently with programs under the Social Security Act. All data subject to revision.

<sup>2</sup> Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.

<sup>3</sup> States with plans approved by the Social Security Administration.

<sup>4</sup> Increase of less than 0.05 percent.

<sup>5</sup> Excludes cost of medical care, for which payments are made to recipients quarterly.

<sup>6</sup> Average payment not computed on base of less than 50 families; percentage change, on less than 100 families.

<sup>7</sup> Number of adults included in total number of recipients is partly estimated. In addition to these payments from aid to dependent children funds, supplemental payments of \$119,069 from general assistance funds were made to 3,806 families.

<sup>8</sup> Estimated.

<sup>9</sup> Decrease of less than 0.05 percent.

**Table 13.—Aid to the permanently and totally disabled: Recipients and payments to recipients, by State, October 1951<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients	
		Total amount	Average
<b>Total<sup>2</sup></b>	114,232	\$5,269,907	\$46.13
Alabama	8,773	192,613	21.96
Colorado	3,326	159,320	47.90
Delaware	111	4,625	41.67
District of Columbia	1,096	59,230	54.04
Hawaii	1,219	54,709	44.88
Idaho	735	38,185	51.95
Illinois	1,989	96,100	48.32
Kansas	2,542	121,729	47.89
Louisiana	14,553	571,571	39.28
Maryland	2,486	112,441	45.23
Michigan	977	57,888	59.25
Mississippi	652	12,687	19.46
Missouri	9,884	457,344	46.27
Montana	971	53,698	55.30
New Jersey	519	30,089	57.97
New Mexico	1,784	70,209	39.35
New York	26,435	1,591,366	60.20
North Carolina	3,685	99,205	26.92
North Dakota	567	31,165	54.96
Ohio	3,873	170,290	43.97
Oklahoma	308	16,854	54.77
Oregon	1,618	109,272	67.54
Pennsylvania	9,934	423,782	42.66
Puerto Rico <sup>3</sup>	700	6,600	
Rhode Island	139	8,184	58.45
South Carolina	3,305	105,669	31.97
South Dakota	91	3,674	40.37
Utah	1,572	84,848	53.97
Vermont	185	7,407	40.04
Virgin Islands <sup>4</sup>	25	260	
Virginia	2,488	84,825	34.09
Washington	5,292	323,985	61.22
West Virginia	1,085	32,808	30.24
Wisconsin	826	52,324	63.35
Wyoming	487	25,611	52.59

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. Figures in italics represent programs under State plans not yet approved by the Social Security Administration. All data subject to revision.

<sup>2</sup> Represents States reporting plans in operation. Estimated.

**Table 14.—General assistance: Cases and payments to cases, by State, October 1951<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of cases	Payments to cases		Percentage change from—			
		Total amount	Average	September 1951 in—		October 1950 in—	
				Number	Amount	Number	Amount
<b>Total<sup>2</sup></b>	312,000	\$14,406,000	\$46.21	+0.2	+3.0	-23.6	-22.0
Ala.	73	1,668	22.85	-27.7	-29.6	( <sup>3</sup> )	( <sup>3</sup> )
Alaska	46	2,214	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
Ariz.	1,163	45,358	39.00	-1.4	-1.5	-21.4	-19.1
Ark.	2,487	32,325	13.00	+7	+3	-4.9	-4.3
Calif.	28,868	1,302,483	45.12	-8	-3	-9.7	-4.3
Colo.	1,667	63,896	38.33	-4.9	+8	-59.5	-56.6
Conn.	3,739	194,756	52.09	+2.3	+6.9	-17.1	-11.8
Del.	836	29,527	35.32	+1	+5.9	-18.9	-20.3
D. C.	760	42,076	55.36	-8.1	-5.0	-55.0	-43.8
Fla.	4,800	72,000					
Ga.	3,366	55,933	16.62	+3.2	+3.9	+2.4	+4.1
Hawaii	2,079	114,809	55.22	-5.4	+8	-49.1	-44.7
Idaho	189	7,005	37.06	-4.1	-2.4	-59.7	-55.3
Ill.	27,011	1,563,147	57.87	-2	+3.9	-26.3	-16.4
Ind.	8,093	268,502	33.42	+4	+11.7	-22.4	-7.0
Iowa	3,184	95,056	29.85	+1.0	+6.0	-11.5	-6.1
Kans.	2,073	88,657	42.77	-1.2	-1.9	-8.5	-2.3
Ky.	2,800	73,000					
La.	5,978	226,437	37.88	-6	+26.5	-27.5	-2.1
Maine	2,873	122,147	42.52	+1.3	+2.3	-19.4	-18.4
Md.	3,165	145,624	46.01	-8	-1.4	-43.0	-38.5
Mass.	18,725	975,090	52.07	+1.1	+6.3	-13.0	-8.8
Mich.	19,281	902,042	46.78	+2.8	+20.2	-13.0	-14.4
Minn.	5,240	260,541	49.72	+2.1	+10.8	-7.2	+2.6
Miss.	828	10,363	12.52	-14.1	-10.2	+16.9	+30.2
Mo.	9,804	291,962	29.78	-2.0	-2.5	-30.9	-35.1
Mont.	823	25,330	30.78	+10.9	+19.9	-29.8	-42.8
Nebr.	1,230	46,390	37.72	+6.0	+10.8	+2.5	+20.6
Nev.	305	8,600	28.20	-1.6	+3.6	-12.9	-2.3
N. H.	1,132	45,676	40.35	-5.8	+11.9	-22.7	-23.9
N. J.	7,252	416,314	57.41	-1.2	+2.0	-24.6	-23.5
N. Mex.	397	8,455	21.24	-12.5	-13.8	-76.4	-78.9
N. Y.	148,455	3,614,436	74.50	-7	-1.4	-28.0	-23.1
N. C.	2,044	38,866	19.01	-3	-1.5	-49.4	-38.4
N. Dak.	410	15,388	37.53	+4.6	+8.3	-39.3	-42.9
Ohio	19,924	770,832	38.69	+4.9	+4.3	-12.7	-19.3
Okl.	6,500	94,275	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
Oreg.	3,718	224,403	60.36	+8.8	+6.0	-27.0	-20.5
Pa.	20,686	988,106	47.77	+1.9	+1.1	-47.0	-49.0
P. R.	4,700	33,800					
R. I.	4,170	253,823	60.87	-1.6	+3.3	-21.5	-21.0
S. C.	2,491	42,905	17.22	-10.4	-12.9	( <sup>3</sup> )	( <sup>3</sup> )
S. Dak.	712	19,535	27.44	+20.5	+26.0	-2.7	+4.0
Tenn.	2,210	28,012	12.68	+1.6	+4.9	+9.7	+1.9
Tex.	7,100	133,000					
Utah	1,063	59,490	54.45	-1.7	+2.0	+269.3	+390.8
Vt.	1,000	38,000					
V. I.	225	2,200					
Va.	2,439	61,828	25.22	-6.8	-6.3	-33.3	-30.2
Wash.	6,673	318,521	47.73	-1.3	+2.5	-37.9	-46.9
W. Va.	4,293	94,929	22.11	-3.4	-3.3	-26.0	-25.8
Wis.	4,618	237,207	51.37	+5.3	+8.6	-16.7	-13.9
Wyo.	94	3,427	36.46	( <sup>3</sup> )	( <sup>3</sup> )	-77.2	-73.7

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. All data subject to revision.

<sup>2</sup> Partly estimated; does not represent sum of State figures because total excludes for Indiana and New Jersey payments made for, and an estimated number of cases receiving, medical care, hospitalization, and burial only.

<sup>3</sup> Average payment not computed on base of less than 50 cases; percentage change, on less than 100 cases.

<sup>4</sup> State program only; excludes program administered by local officials.

<sup>5</sup> About 10 percent of this total is estimated.

<sup>6</sup> Partly estimated.

<sup>7</sup> Excludes assistance in kind and cases receiving assistance in kind only and, for a few counties, cash payments and cases receiving cash payments. Amount of payments shown represents about 60 percent of total.

<sup>8</sup> Includes unknown number of cases receiving medical care, hospitalization, and burial only, and total payments for these services.

<sup>9</sup> Estimated.

<sup>10</sup> Includes cases receiving medical care only.

<sup>11</sup> Includes 6,144 cases and payments of \$177,398 representing supplementation of other assistance programs.

<sup>12</sup> Excludes estimated duplication between programs; 1,174 cases were aided by county commissioners and 6,635 cases under program administered by Oklahoma Emergency Relief Board. Average per case and percentage changes not computed.

<sup>13</sup> Not computed; comparable data not available.

<sup>14</sup> Estimated on basis of reports from a sample of cities and towns.



# Social Security in Review

## Program Operations

**R**ECIPIENTS of public assistance in November included 2.7 million persons getting old-age assistance; 97,000 and 118,000, respectively, getting aid to the blind and aid to the permanently and totally disabled; 592,000 families receiving aid to dependent children; and 316,000 general assistance cases—about 206,000 of them one-person cases.

In November, as in October, decreases occurred in the number of cases receiving old-age assistance and aid to dependent children, but the number receiving aid went up in each of the other programs. The decline of 6,500 in the number of aged recipients was smaller than in any month but one since May, and the drop of 5,200 in families receiving aid to dependent children was the smallest monthly decrease since May. Altogether, the October-to-November changes seem to indicate at least a seasonal leveling off of the recent downward trend in the total number of recipients.

Two new State programs contributed slightly to the increase in caseloads for aid to the blind and aid to the permanently and totally disabled. Alaska made its first payments of aid to the blind, and Massachusetts for the first time made payments of aid to the permanently and totally disabled.

The caseloads for all the federally aided types of assistance rose in Puerto Rico when eligibility was established for some of the many persons whose applications had been pending investigation. The increase also reflected some instances in which persons who had been included in family cases of general assistance

were assigned to the appropriate categorical program and were counted as separate cases. The November caseloads for old-age assistance, aid to the blind, and aid to the permanently and totally disabled in the island were larger than those in about a third of the States, and the number of families receiving aid to dependent children was larger than in two-thirds of the States. The number of general assistance cases dropped but still exceeded the number in more than half the States. In terms of population, however, only 25 percent of the aged in Puerto Rico received old-age assistance as compared with about 22 percent in the United States as a whole. Relatively fewer of the island's children than of all children were being helped by aid to dependent children; the proportion of the total population getting general assistance was also smaller than the proportion for the Nation.

The number of general assistance cases went up in November in 31 of the 47 States for which monthly comparisons are valid. Caseloads in 15 of these States were more than 5 percent larger than those of the previous month. The total increase in the number of cases was about 5,000.

The amount of total money payments to recipients for November, \$189.7 million, was slightly less than in October, though average payments for each program increased by very small amounts in most States. For old-age assistance the national decrease in the caseload and substantially lower average payments in two States reduced total payments below the amount for October; payments for aid to dependent children also were below the October total. In the

smaller programs the total amount paid out was somewhat larger than in October.

UNDER THE OLD-AGE and survivors insurance program, 4.3 million persons were receiving monthly benefits at the end of November—41,000 more than at the end of October. This increase was the smallest for any month since August 1950; it was only about one-fourth as large as the increase in November 1950, when a record number of persons (165,000) was added to the beneficiary rolls.

Monthly benefits being paid at the end of November totaled \$153.2 million—\$1.4 million more than in October. The average old-age benefit declined for the fourteenth consecutive month, to \$42.17. The decreases are, however, becoming progressively smaller; the average dropped 6 cents in September, 4 cents in October, and 2 cents in November. For all other types of benefits except child's and parent's, the average amounts have shown a similar gradual downward trend since September 1950. The average amounts for child's and for parent's benefits in current-payment status declined gradually from September 1950 until August 1951, but since then they have remained almost unchanged. For wife's or husband's benefits, the average payable in November was \$22.76; for child's benefits it was \$26.88; for widow's or widower's, \$36.05; for mother's, \$33.31; and for parent's, \$36.70.

Retired workers and their dependents—aged wives, dependent husbands, wives under age 65 with child beneficiaries in their care, and young children—numbered almost 3.0 million and made up 68 percent of all

beneficiaries. Their monthly benefits, \$110.5 million, represented 72 percent of the total. As a proportion of all beneficiaries, retired workers and their dependents have increased about 2 percent since November 1950.

Monthly benefits awarded in November numbered 69,000, a decline of 27 percent from October; the total was less than in any month since September 1950. All types of benefits shared in the decline for the month. The 30,500 lump-sum death payments, totaling \$4.2 million, were fewer than in any other month since July 1951.

UNEMPLOYMENT COVERED by the State unemployment insurance programs continued to rise in November, largely because of seasonal influences but partly as a result of labor disputes, some lay-offs during inventory-taking, and continuing material shortages. Initial claims filed by unemployed workers increased to 939,000, while weeks of unemployment covered by continued claims rose to 3,997,000. The percentage increases from the preceding month—4.7 percent and 2.9 percent, respectively—were small, but the average daily volume was substantially greater in November than in October.

Thirty-nine States reported increases in the average weekly number of beneficiaries, which raised the national figure 5 percent to 749,000; benefits paid went up 1.7 percent to \$68.6 million. For the sixth successive month the average benefit for total unemployment increased, and the November average of \$21.83 was an all-time high.

## President's Message on the State of the Union

On January 9, 1952, President Truman delivered to Congress his message on the State of the Union. While the President gave major emphasis to international relations and defense activities, he also stressed the importance of action to maintain the "health, the morale, the freedom of our people."

"Urgently needed improvements in our social security law" were cited by the President. "For one thing," he said, "benefits under old age and survivors insurance should be raised \$5 a

## Selected current statistics

[Corrected to Jan. 9, 1952]

Item	November 1951	October 1951	November 1950	Calendar year	
				1950	1949
<i>Labor Force<sup>1</sup> (in thousands)</i>					
Total civilian.....	63,164	63,452	63,512	63,099	62,105
Employed.....	61,336	61,836	61,271	59,957	58,710
Covered by old-age and survivors insurance <sup>2</sup> .....			36,259	35,165	34,314
Covered by State unemployment insurance <sup>3</sup> .....	34,900	34,900	34,500	32,809	31,581
Unemployed.....	1,828	1,616	2,240	3,142	3,395
<i>Personal Income<sup>4</sup> (in billions; seasonally adjusted at annual rates)</i>					
Total.....	\$256.7	\$257.5	\$232.9	\$224.7	\$205.1
Employees' income <sup>5</sup> .....	173.7	172.8	155.0	145.8	133.8
Proprietors' and rental income.....	49.1	50.5	46.2	44.0	41.4
Personal interest income and dividends.....	20.7	20.8	19.4	19.3	17.1
Public aid <sup>6</sup> .....	2.3	2.3	2.3	2.4	2.2
Social insurance and related payments <sup>7</sup> .....	7.1	7.0	6.3	6.5	6.8
Veterans' subsistence allowances <sup>8</sup> and bonuses.....	1.1	1.1	1.0	2.2	2.0
Miscellaneous income payments <sup>9</sup> .....	2.7	3.0	1.8	4.5	1.8
<i>Old-Age and Survivors Insurance</i>					
Monthly benefits:					
Current-payment status: <sup>10</sup>					
Number (in thousands).....	4,332	4,291	3,346		
Amount (in thousands).....	\$153,214	\$151,825	\$122,926	\$1,018,149	\$655,852
Average primary benefit.....	\$48.17	\$49.19	\$44.58		
Awards (in thousands):					
Number.....	69	95	166	963	682
Amount.....	\$2,267	\$3,087	\$4,599	\$26,234	\$15,343
<i>Unemployment Insurance<sup>11</sup></i>					
Initial claims (in thousands).....	939	896	894	12,251	17,660
Weeks of unemployment claimed (in thousands).....	3,997	3,886	3,838	78,654	102,612
Weeks compensated (in thousands).....	3,297	3,279	3,082	67,860	80,638
Weekly average beneficiaries (in thousands).....	749	713	734	1,304	1,006
Benefits paid (in millions) <sup>12</sup> .....	\$69	\$67	\$62	\$1,373	\$1,737
Average weekly payment for total unemployment.....	\$21.83	\$21.63	\$20.85	\$20.76	\$20.47
<i>Public Assistance</i>					
Recipients (in thousands):					
Old-age assistance.....	2,705	2,712	2,794		
Aid to dependent children:					
Families.....	892	897	650		
Children.....	1,520	1,532	1,653		
Aid to the blind.....	97	97	97		
Aid to the permanently and totally disabled.....	118	115	61		
General assistance.....	316	311	403		
Average payments:					
Old-age assistance.....	\$44.58	\$44.53	\$43.25		
Aid to dependent children (per family).....	75.30	74.80	71.12		
Aid to the blind.....	47.97	47.75	45.88		
Aid to the permanently and totally disabled.....	45.98	45.90	41.60		
General assistance.....	40.31	40.37	46.00		

<sup>1</sup> Continental United States only. Estimated by the Bureau of the Census, except as noted. Monthly employment figures represent specific week and annual figures, average week (unemployment insurance data represent pay period instead of week).

<sup>2</sup> Estimated by the Bureau of Old-Age and Survivors Insurance. Data for October and November 1951 not available.

<sup>3</sup> Data from the Bureau of Employment Security, Department of Labor.

<sup>4</sup> Data from the Office of Business Economics, Department of Commerce. Continental United States, except for employees' income, which includes pay of Federal civilian and military personnel in all areas.

<sup>5</sup> Civilian and military pay in cash and in kind, other labor income (except workmen's compensation), mustering-out pay, terminal-leave pay, and Government contributions to allowances for dependents of enlisted personnel. Excludes employee contributions under social insurance and related programs.

<sup>6</sup> Payments to recipients under the 4 special public assistance programs and general assistance.

<sup>7</sup> Includes old-age and survivors insurance benefits; railroad, Federal, State, and local retirement benefits; veterans' pensions and compensation; workmen's compensation; State and railroad unemployment insurance and temporary disability benefits; and readjustment allowances to veterans under the Servicemen's Readjustment Act.

<sup>8</sup> Under the Servicemen's Readjustment Act.

<sup>9</sup> Includes payments under the Government life insurance, national service life insurance, and military and naval insurance programs, the Government contribution to nonprofit organizations, business transfer payments, and recoveries under the Employer's Liability Act for railroad workers and seamen.

<sup>10</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit.

<sup>11</sup> Monthly amounts, gross; annual amounts adjusted for voided benefit checks and benefit refunds.

month above the present average of \$42. For another thing, the States should be given special aid to help

them increase public assistance payments. By doing these things now, we

(Continued on page 26)



# Railroad Retirement Act Amendments of 1951: Benefit Provisions and Legislative History

by ROBERT J. MYERS and WILBUR J. COHEN\*

*The Railroad Retirement Act Amendments of 1951 provide for important changes in both the retirement and the survivor insurance provisions of the railroad retirement system. Some of these changes vitally affect the administration and financing of the Federal old-age and survivors insurance program. This article is devoted largely to a summary of the more important benefit provisions and the history of the legislation and is intended both for the general reader and for those who will have the responsibility for administering the provisions affecting old-age and survivors insurance. The March Bulletin will report in detail on the provisions for financial interchange between the old-age and survivors insurance and railroad retirement programs.*

THE Railroad Retirement Act Amendments of 1951 became Public Law 234 (Eighty-second Congress, 1st session) on October 30, 1951, when President Truman affixed his signature to H.R. 3669. In signing the bill, President Truman stated that the legislation "will provide substantially higher benefits for railroad workers who have retired because of age or permanent disability, and for the widows and orphans of railroad workers."

The amendments provide the first significant revision of the Railroad Retirement Act since 1948, when Congress raised the retirement benefits 20 percent to allow in part for changes in cost-of-living and wage levels since the period before World War II.<sup>1</sup> In 1946 there had also been important amendments to the railroad retirement system,<sup>2</sup> the most significant of which was the introduction of survivor benefits coordinated to a certain

degree with those under old-age and survivors insurance. The 1951 law deals almost entirely with the benefits under the railroad retirement system, although there is a minor amendment to the Railroad Unemployment Insurance Act; no changes are made in the Carriers Taxing Act, which contains the provisions for assessing the contributions to finance the railroad retirement program.

It is significant that Congress at the same time it passed the 1951 legislation also adopted Senate Concurrent Resolution 51,<sup>3</sup> establishing a Joint Congressional Committee to "make a full and complete factfinding study and investigation of the Railroad Retirement Act." Among the matters to be studied are the relationship between this program and the old-age and survivors insurance system, both as to benefits provided and as to simplification of administration. Particular emphasis and study are to be given to the cost of the railroad retirement program and to means of strengthening its financing basis. Such a study, President Truman stated, "is a very desirable step. There are real and serious questions to be settled before we can feel confident

that we are giving adequate and fair protection, on a sound financial basis, to retired workers and survivors. I hope the committee will be able to report in time for legislative action next year."

## Need for Legislation

The immediate need for the legislation arose because of the general increases in the cost of living and in wages that have occurred in the past decade. The 1948 amendments had provided an increase of 20 percent in the retirement benefits but made no substantial change in the survivor benefits established in 1946.

Since retirement benefits are based on railroad service and compensation both before and after the inception of the program in 1937, increases in wages in the past decade have had little effect on benefits for workers retiring in recent years and, of course, no effect for those who had retired before 1940. The 20-percent increase in 1948 was thus only partial recognition of the economic changes that had occurred, and further increases seemed necessary if the relative benefit adequacy originally planned were to be restored.

Furthermore, the survivor benefits in virtually all instances were less than those that would have been payable on the basis of the same earnings history under the old-age and survivors insurance system as amended in 1950.<sup>4</sup> This fact was also true of retirement benefits for a worker who had had little or no railroad employment before 1937. Since the employee contribution rate under the railroad retirement system in 1951 (6 percent) was four times as high as that under old-age and survivors

\* Mr. Myers is the Chief Actuary of the Social Security Administration, and Mr. Cohen is Technical Adviser to the Commissioner for Social Security.

<sup>1</sup> See Wilbur J. Cohen and James L. Calhoun, "Social Security Legislation, January-June 1948: Legislative History and Background," *Social Security Bulletin*, July 1948.

<sup>2</sup> See Jack M. Elkin, "The 1946 Amendments to the Railroad Retirement and Railroad Unemployment Insurance Acts," *Social Security Bulletin*, December 1946.

<sup>3</sup> Agreed to by the Senate on October 15 and by the House the next day (with a minor amendment that the Senate accepted on October 17).

<sup>4</sup> See Wilbur J. Cohen and Robert J. Myers, "Social Security Act Amendments of 1950: A Summary and Legislative History," *Social Security Bulletin*, October 1950.

insurance (1½ percent), it hardly seemed equitable that in some cases the benefits to railroad employees were lower.

### Summary of Provisions

The principal provisions of the railroad retirement system, both those of the previous law and those of the new law, are shown in the accompanying chart. The new law makes nine important changes:

1. The formula for retirement annuities is modified to provide a 15-percent increase for both present and future annuitants.

2. A spouse's annuity is provided, under certain conditions, when both spouses are aged 65 or over (and also when a wife is under age 65 and has a dependent child under age 18 in her care). The amount of the spouse's annuity is 50 percent of the husband's full retirement annuity but cannot exceed \$40 a month (except under unusual circumstances).

3. Monthly survivor benefits are increased 33⅓ percent and the lump-sum death payments 25 percent by a change in the benefit formula,<sup>5</sup> with a further increase for those with high earnings (since the previous \$250 maximum on the average monthly remuneration used in computing the survivor benefits is raised to \$300).

4. Both retirement and survivor benefits, but particularly the latter, are increased further in a number of instances by the "old-age and survivors insurance minimum guarantee" provision, which stipulates that bene-

fits are to be at least as large as those that would be payable for the same wage history under old-age and survivors insurance.

5. Retirement annuities are to be reduced for persons also receiving retirement benefits under old-age and survivors insurance if railroad service before 1937 is counted in determining the railroad benefit (but for beneficiaries on the rolls when the bill was enacted and who were then receiving old-age and survivors insurance benefits, such reduction may not result in railroad retirement benefits lower than those previously received).

6. In computing retirement benefits, service after age 65 is credited, whereas formerly service beyond the calendar year in which age 65 was attained could not be counted. This change is applicable not only for future cases but also for those on the rolls when the bill became law, so that many retirement annuities are further increased.<sup>6</sup>

7. For deaths and retirements of individuals with less than 10 years of railroad service,<sup>7</sup> benefits (other than the residual death payment described later) will not be paid by the railroad retirement system, except when the award was made before October 30, 1951; instead, the wage credits for service after 1936 will be transferred to the old-age and survivors insurance program. These workers or their survivors may then receive old-age and survivors insurance benefits. There is no provision for refunding the excess of contributions under the railroad system over those that would have been paid under old-age and survivors insurance for the same employment (other than

the residual death payment); the railroad retirement system retains such excess contributions from the short-service employees and their employers, and these funds assist in meeting the over-all costs of the program.

8. To compensate for the preceding change and for other reasons, financial interchanges will be made between the two programs that will place the old-age and survivors insurance trust fund in the same position as it would have been if railroad employment had always been covered by old-age and survivors insurance.

9. In the application of the work clause under old-age and survivors insurance, railroad earnings are to be considered as covered wages; thus an individual cannot engage in railroad employment for wages of more than \$50 a month and receive old-age and survivors insurance benefits, as was formerly possible. As before, however, a railroad annuitant may engage in employment covered by old-age and survivors insurance without affecting his railroad retirement benefit.

The various benefit changes described above are generally effective for November 1951. Under administrative procedure, payments of benefits for November 1951 were made at the beginning of December 1951, but in these checks only the increases of 15 percent in retirement annuities and of 33⅓ percent in monthly survivor benefits were made. Retroactive adjustments will be made to reflect the effect of the other changes.

### Legislative History

Congressional action on the railroad retirement provisions began with a consideration of H.R. 3669 (and its companion bill S.1347) and H.R. 3755 (and its companion bill S.1353). These bills, introduced in April 1951, embodied two somewhat different approaches. Both House bills were introduced by Representative Crosser, Chairman of the Committee on Interstate and Foreign Commerce, while both Senate bills were introduced by a bipartisan group that included Senator Murray, Chairman of the Committee on Labor and Public Welfare, and Senator Douglas, chairman of the subcommittee that studied the problem. The approach in H.R. 3669

<sup>5</sup> Survivor benefits are computed by applying certain percentages to the so-called "basic amount." On the whole, these percentages under the previous law paralleled those under old-age and survivors insurance (75 percent, for example, for a widow aged 65 or over). The amendments left the basic amount unchanged but raised the beneficiary percentages applied thereto 33⅓ percent for monthly benefits and 25 percent for the lump-sum death payment. Mathematically, this procedure has the same effect as though the factors that are applied to various portions of the average monthly remuneration to obtain the basic amount had been increased 33⅓ percent and the beneficiary percentages left unchanged (except for the lump-sum payment). For comparability with old-age and survivors insurance, the latter concept is used in this article, with suitable notation as to the "adjusted basic amount" and with the beneficiary percentages in effect remaining unchanged.

<sup>6</sup> In general, this change does not greatly increase benefits for those who had service after age 65 but who have previously been credited with the maximum service of 30 years now possible. For such retirants there will usually be a relatively small increase if the use of service performed after age 65 results in higher average monthly compensation, although in a few cases this service may produce a slightly lower average and thus a decrease in the annuity.

<sup>7</sup> In determining whether this 10-year test is met, service before 1937, when contributions were first collected, is included. When such total service is less than 10 years the individual loses credit for all such "prior service" he may have had.



had the support of the 18 "nonoperating" labor organizations (affiliated in the Railway Labor Executives' Association) that represent roughly three-fourths of all railroad employees; H.R. 3755 was supported by the four "operating" labor organizations that represent most of the other employees.

Hearings were held on these as well as on various other railroad retirement bills.<sup>5</sup> The Senate hearings began April 27 and ended May 14, while the House hearings began May 15 and ended June 6. As a result of the House hearings, and in an attempt to find a solution to the problem, another bill—H.R. 4641—was introduced in June by Representative Priest, a member of the Committee on Interstate and Foreign Commerce.

### H.R. 3669 As Introduced

This bill contained most of the features of the final legislation, but it also had many features that were not a part of the law as enacted. The following provisions are among the more important items that were changed in the final version.

(1) Increase in retirement annuities by varying amounts, ranging from 13½ percent to 16½ percent (rather than a uniform 15 percent);

(2) The maximum for a spouse's annuity of \$50 a month (rather than the \$40 in the final legislation, which the Senate Committee, in describing its subsequent action, noted as also being the maximum for a wife's benefit under old-age and survivors insurance);

(3) Maximum taxable and creditable compensation after 1951 of \$400 a month (rather than \$300);

(4) A new formula for computing survivor benefits that would increase them on the average by roughly 75 percent (rather than the smaller increases adopted);

<sup>5</sup> Representatives of the Federal Security Agency were asked to testify before the Senate subcommittee (*Hearings Before the Subcommittee on Railroad Retirement Legislation of the Committee on Labor and Public Welfare on . . . Bills To Amend the Railroad Retirement Act of 1937* (U. S. Senate, 82d Cong., 1st sess.), pp. 541-563). For the written views of the Agency, see *Senate Hearings*, pp. 608-614, and *Report of the Senate Committee on Labor and Public Welfare on S.1347*, p. 14.

### Transfer of Short-Service Employees

#### PROVISIONS OF THE RAILROAD RETIREMENT ACT IN REGARD TO TRANSFER OF SHORT-SERVICE EMPLOYEES:

As to retirement annuities under the Railroad Retirement Act—

Section 2 (a). The following-described individuals, if they . . . shall have completed ten years of service, shall be eligible for annuities after they shall have ceased to render compensated service . . . .

As to survivor annuities under the Railroad Retirement Act (payable only with respect to completely or partially insured individuals)—

Section 5 (1) (7). An employee will have been 'completely insured' if . . . he will have completed ten years of service . . . .

Section 5 (1) (8). An employee will have been 'partially insured' . . . if . . . he will have completed ten years of service . . . .

As to crediting railroad service under old-age and survivors insurance—

Section 5 (k) (1). For the purpose of determining (i) insurance benefits under title II of the Social Security Act to an employee who will have completed less than ten years of service and to others deriving from him or her during his or her life and with respect to his or her death, and lump-sum death payments with respect to the death of such employee . . . this Act shall not operate to exclude from 'employment,' under title II of the Social Security Act, service which would otherwise be included in such 'employment' . . . .

(5) Withholding of retirement annuities if the annuitant, aged 65 or older, is in employment covered by old-age and survivors insurance (and would have his benefit suspended under the old-age and survivors insurance work clause—for example, by earning more than \$50 per month in covered employment);

(6) Making financial interchange between the railroad retirement and the old-age and survivors insurance systems the subject for a joint study to be submitted to Congress by 1956 (instead of becoming effective immediately without further legislative action);

(7) Service after age 65 creditable only for benefits awarded after enactment of the amendments (instead of including beneficiaries on the rolls, as in the final legislation);

(8) Incorporation of many of the benefit features of the 1950 amendments to the old-age and survivors insurance system. Some of these were retained in the final legislation (for example, benefits for retired workers' wives under age 65 caring for a de-

pendent child; benefits for aged, dependent husbands and widowers; similarity of definitions of dependents; and payment of retroactive benefits for as much as 6 months), while others were omitted (for example, benefits for the former wife divorced who has a dependent survivor child in her care; payment of an additional amount, in effect, for the first survivor child; payment of child's benefits regardless of school attendance between ages 16 and 18; an increase in parent's benefits to the same size as widow's benefits; and lump-sum payments for all deaths rather than only when no survivors are eligible for immediate monthly benefits).

### H.R. 3755

H.R. 3755 provided for relatively few changes in the program, principally an increase of 25 percent in all retirement annuities; survivor benefits, on the whole, would be increased in the same proportion. Subsequently the supporters of this legislation redrafted the bill because of cost con-

**Table 1.—Illustrative monthly retirement annuities under the Railroad Retirement Act**

Average monthly compensation	Old law	New law <sup>1</sup>	
		Nonmarried or spouse not eligible	Married, and spouse eligible
10 years' service			
\$100.....	\$21.00	\$24.15	\$36.23
150.....	30.00	34.50	51.75
200.....	36.00	41.40	62.10
250.....	42.00	48.30	72.45
300.....	48.00	55.20	82.80
20 years' service			
\$100.....	\$42.00	\$48.30	\$72.45
150.....	60.00	69.00	103.50
200.....	72.00	82.80	122.80
250.....	84.00	96.60	136.60
300.....	96.00	110.40	150.40
30 years' service			
\$100.....	\$63.00	\$72.45	\$108.68
150.....	90.00	103.50	143.50
200.....	108.00	124.20	164.20
250.....	126.00	144.90	184.90
300.....	144.00	165.60	205.60
40 years' service <sup>2</sup>			
\$100.....	\$84.00	\$96.60	\$136.60
150.....	120.00	138.00	178.00
200.....	144.00	165.60	205.60
250.....	168.00	193.20	233.20
300.....	192.00	220.80	260.80

<sup>1</sup> Does not take into account the provisions for an increase if necessary to guarantee that benefits will at least equal those that would have been payable under old-age and survivors insurance for the same wage history, or for a decrease when annuity is based on "prior service" (before 1937) and old-age and survivor insurance benefits are also being paid.

<sup>2</sup> Minimum annuity provision would be applicable for those with "current connection" and would yield larger amounts than those shown. In such cases this provision would raise the benefits for a 10-year man to those shown for a 200 man and for a 20-year man to those for a \$150 man.

<sup>3</sup> Persons using prior service cannot have total service of more than 30 years. Accordingly, persons retiring in 1977 are the first who can get credit for 40 years of service.

siderations so that the retirement annuities would be increased by 16 $\frac{2}{3}$  percent; while no general increase would be made in the survivor benefits, it was recognized that such a step was necessary and should be immediately studied.<sup>9</sup>

### H.R. 4641

H.R. 4641 also provided for relatively few changes, with the benefit increases being, on the whole, lower than in the previous bills. All retirement annuities

<sup>9</sup> *Hearings Before the Committee on Interstate and Foreign Commerce on H.R. 3669, H.R. 3755, and Others* (House of Representatives, 82d Cong., 1st sess.), pp. 482-484.

would be increased 10 percent, while survivor benefits would be made payable under the same conditions, in approximately the same amounts, and to the same classes of survivors as under the old-age and survivors insurance system. Certain provisions were the same as in the final legislation; both retirement and survivor benefits were to be at least as large as the benefits or additional benefits payable under old-age and survivors insurance if railroad service had been counted as covered employment thereunder, and benefits were reduced for annuitants also receiving old-age and survivors insurance benefits. H.R. 4641 also contained a provision (present in H.R. 3669 as introduced but not in the final legislation) preventing payment of railroad benefits to an annuitant who is past age 65 and who is in employment covered by old-age and survivors insurance if the work clause of that program would prevent benefit payment.

### H.R. 3669 As Reported by Committee

By a vote of 18 to 12, the House Committee on Interstate and Foreign Commerce voted on September 19 to report out a completely revised version of H.R. 3669. This action was taken immediately before the House took an extended recess. The two other major bills considered (H.R. 3755 and H.R. 4641) had a significant effect on the provisions of the reported bill.

The provisions were relatively simple, providing a flat increase of 15 percent for retired workers, 33 $\frac{1}{3}$  percent in monthly benefits for survivors, and 25 percent in lump-sum death payments. In its report, the Committee expressed its intention to make a further study of the controversial issues involved and its belief that immediate action should be taken to raise the benefits. The Committee Report also contains the views of the minority (including Chairman Crosser), strongly advocating the provisions of the bill as it had been introduced.

### H.R. 3669 As Passed by House

The House debated the legislation on October 4 and completed its action on October 16 (the day after the

**Table 2.—Illustrative monthly survivor annuities under the Railroad Retirement Act <sup>1</sup>**

Average monthly remuneration	Widow aged 65 or over		Widow and 2 children	
	Old law	New law	Old law	New law
10 years' service <sup>2</sup>				
\$100.....	\$26.81	\$37.50	\$62.56	\$83.42
150.....	30.94	43.20	72.19	115.00
200.....	35.06	48.80	81.81	130.00
250.....	39.19	54.40	91.44	145.00
300.....	43.31	60.00	101.06	150.00
20 years' service				
\$100.....	\$29.25	\$39.00	\$68.25	\$91.00
150.....	33.75	45.00	78.75	115.00
200.....	38.25	51.00	89.25	130.00
250.....	42.75	57.00	99.75	145.00
300.....	47.25	63.00	110.25	150.00
30 years' service				
\$100.....	\$31.69	\$42.25	\$73.94	\$98.58
150.....	36.56	48.75	85.31	115.00
200.....	41.44	55.25	96.69	130.00
250.....	46.31	61.75	108.06	145.00
300.....	51.19	68.25	119.44	159.25
40 years' service				
\$100.....	\$34.13	\$45.50	\$79.63	\$106.17
150.....	39.38	52.50	91.88	122.50
200.....	44.63	59.50	104.13	138.83
250.....	49.88	66.50	116.38	155.17
300.....	55.13	73.50	128.63	160.00

<sup>1</sup> Individual assumed to enter railroad service at age 21 in 1951 or later and to remain steadily employed therein at a level wage. Figures indicate survivor benefits should death occur at ages 31, 41, 51, and 61, respectively.

<sup>2</sup> No monthly survivor benefits paid under the railroad retirement system for less than 10 years of service.

<sup>3</sup> "Old-age and survivors insurance minimum guarantee" provision applicable.

<sup>4</sup> \$160 maximum benefit provision applicable.

Senate had acted on the companion bill, S.1347). During the debate, Representative Crosser offered a substitute that closely paralleled the provisions of the bill he had originally introduced. This substitute was rejected by a vote of 114 to 158. Representative Harris, on behalf of the majority of the Committee on Interstate and Foreign Commerce, offered a substitute for the reported bill that was adopted without record vote.

The provisions adopted by the House were in essence those of H.R. 3669 as reported, plus certain features of S.1347 as passed by the Senate. In addition to increasing retirement and survivor benefits and lump-sum death payments, the bill passed by the House provided for spouse's and widower's annuities, as in the final legislation.



It also carried the "old-age and survivors insurance minimum guarantee" provision, just as in the final legislation, except that to obtain this guarantee a "current connection" would be required. In general, this requirement is met when the individual, at the time of his retirement or death, had 1 year of railroad service in the preceding 2½ years. The bill also contained a number of minor provisions that were in both S.1347 and the final legislation.

### S.1347 As Passed by Senate

On October 4, the Committee on Labor and Public Welfare unanimously reported S.1347 to the Senate. As introduced, S.1347 had been a companion bill to H.R. 3669, but the bill as reported was a complete substitute. It differed from the final legislation in only one important respect—it increased from \$300 to \$350 the creditable and taxable monthly wage base, while the final bill retained the \$300 figure that had been in effect since the system began in 1937.

On October 15 the report was taken up by the Senate and after debate was adopted without a record vote. On October 17 the Senate, in order to take the legislation to conference, considered H.R. 3669 as passed by the House the previous day and by unanimous consent approved it but with the wording of S.1347 as passed by the Senate substituted for the language in the House bill.

### Conference Action

On October 18 the conferees met and reported an agreement, which on the next day was accepted by the House by a vote of 339 to 0 and by the Senate by unanimous consent. As indicated previously, the provisions of the final legislation were virtually the same as the bill originally passed by the Senate, with the exception that the maximum wage base was not increased. The important changes from the bill originally passed by the House were the transfer of employees with less than 10 years of service to the old-age and survivors insurance system, the financial interchange provisions between the two systems, certain provisions relating to duplication of benefits, and provision for recomputation of benefits previously

awarded to take into account service after age 65.

## Benefits Under New Law

### Illustrative Benefits

Table 1 shows illustrative retirement annuities under Public Law 234, as contrasted with those under the previous law. The amounts are those arising under the benefit formulas without taking into account the minimum annuity provision for those with a "current connection" or, for the new law, the provisions for correlating the payments to a certain extent with those under the old-age and survivors insurance system.

In table 2, illustrative survivor annuities under the new law are contrasted with those under the former law for an individual entering railroad service at age 21 in 1951 (or thereafter) and remaining steadily employed therein at a level wage. No illustrative survivor annuities for workers now at the middle and older ages (regardless of whether they had service before 1951) are shown since, in the near future and possibly for many years to come, the great majority of the claims for this group will be paid under the "old-age and survivors insurance minimum guarantee" provision rather than under the railroad retirement benefit formula. This minimum provision has rela-

tively slight effect on retirement annuities except when the amount of credited railroad service has been little more than 10 years.

### Average Benefits

The net effect of the various benefit changes is shown in table 3, which contrasts for different types of beneficiaries the average monthly benefits actually paid for October 1951 before the amendments went into effect and the estimated averages that would have been paid if the amendments had been in effect in that month. For comparative purposes, average benefits under the old-age and survivors insurance system are also shown.

The increase for annuitants over age 65 is about 30 percent—the result principally of the 15-percent flat increase, the addition of the spouse's annuity (payable in about 40 percent of the cases), and the crediting of service beyond age 65; there is also present the effect of a decreasing factor—the offset feature for those receiving old-age and survivors insurance benefits. The increases for survivor benefits are somewhat higher than the 33⅓-percent flat increase in the benefit formula because of the "old-age and survivors insurance minimum guarantee" provision; for children the increase is about 70 percent, and for parents, more than 100 percent.

In comparison with the old-age and survivors insurance benefits, the new railroad retirement benefits are notably higher for retirement cases and only slightly higher for survivor cases, since—though the benefits are computed in essentially the same way—railroad earnings are somewhat higher on the average.

### Benefit Interrelationships Between the Two Programs

Under the new legislation, there are a number of situations in which benefits under the railroad retirement and old-age and survivors insurance programs are interrelated. This section will give hypothetical examples of how such situations will work out.

### Minimum Guarantee—Retirement Annuities

The retirement annuity—plus the spouse's annuity, if any—is guaran-

Table 3.—Average monthly benefits<sup>1</sup> under the Railroad Retirement Act and under old-age and survivors insurance, October 1951

Type of beneficiary	Railroad Retirement Act			Average benefit under old-age and survivors insurance
	Number of persons	Average benefit		
		Old law	New law	
Annuitant over age 65	212,500	\$84	\$109	\$50
Annuitant under age 65	44,800	75	86	( <sup>1</sup> )
Pensioner	6,600	71	92	( <sup>1</sup> )
Aged widow	84,000	30		36
Widowed mother	13,300	28	39	34
Child	47,700	17	29	27
Parent	1,100	17	40	37

<sup>1</sup> Rounded to the nearest dollar.

<sup>2</sup> Includes spouse's annuity, when payable.

<sup>3</sup> Includes wife's and child's benefits, when payable.

<sup>4</sup> Not applicable.

<sup>5</sup> Pensioners taken over from former railroad pension plans in 1937.

Source: Railroad retirement data from letter of Railroad Retirement Board to Bureau of the Budget, Oct. 23, 1951.

teed to at least equal the amount that would have been payable under old-age and survivors insurance if the individual's railroad service had been credited thereunder. When the indi-

vidual is receiving, or is eligible to receive, old-age and survivors insurance benefits based on his earnings under that program, then the guarantee relates to the additional amount that the

railroad earnings would have produced under old-age and survivors insurance if added to the earnings from which his old-age and survivors insurance benefit is determined.

**Chart 1.—Principal changes in the Railroad Retirement Act under the 1951 amendments<sup>1</sup>**

Item	Old law	New law
<b>A. Benefits payable to —</b>		
(1) Age annuitant.....	Aged 65 or over, or aged 60 or over if 30 or more years of service (but for men under age 65, annuity reduced 1/15 for each year under age 65 at time of retirement).	No change, except that minimum of 10 years of service required (if less service, credit given under OASI <sup>2</sup> system), but those on rolls at enactment are not removed.
(2) Disability annuitant.....	Unable to engage in any regular employment, and with 10 or more years of service, or aged 60 or over; or unable to engage in regular occupation, with "current connection" with railroad employment when disabled, and with 20 or more years of service, or aged 60 or over.	No change, except as in item (1).
(3) Spouse of annuitant aged 65 or over.....	Benefits not payable.....	Aged 65 or over (husband to be eligible must be "dependent"), or regardless of age for wife with dependent child under age 18 present.
(4) Widow.....	Aged 65 or over, or with dependent child under age 18 present.	No change, <sup>3</sup> except that benefits provided for dependent widower aged 65 or over and except as in item (1).
(5) Children of deceased individual.....	Under age 18.....	No change, <sup>3</sup> except as in item (1).
(6) Dependent parent.....	Aged 65 or over, and no surviving spouse or child who could ever receive monthly benefits.	No change, <sup>3</sup> except as in item (1).
(7) Lump-sum death payment.....	For deaths when no monthly benefits payable immediately.	No change, except as in item (1).
(8) Residual death payment.....	Payable after all benefit rights, including those of survivors, have terminated—to assure total payments of at least contributions paid plus some allowance for interest.	No change, except that suitable modifications made for those with less than 10 years of service, see item (1).
<b>B. Insured status for survivor benefits</b>		
(1) "Quarter of coverage".....	In general, calendar quarters with \$50 or more of railroad compensation after 1936, or similar credits under OASI.	No change.
(2) "Current connection".....	In general, exists at time of retirement or death if 1 year of railroad service in preceding 2½ years.	No change.
(3) Completely insured status.....	Current connection, and 1 quarter of coverage for each 2 quarters after 1936 and before age 65 (or death if earlier), with minimum of 6 quarters of coverage or maximum of 40 quarters of coverage required.	No change, except that minimum of 10 years of service (including years before 1937) also required.
(4) Partially insured status.....	Current connection, and 6 quarters of coverage in year of death (exclusive of quarter of death) and three preceding years.	No change, except that minimum of 10 years of service (including years before 1937) also required, and that quarter of death included and also applicable to retirements.
(5) Transfer of credits to OASI system.....	If not insured as in items (3) and (4), railroad credits used in determining survivor benefits under OASI.	No change, except as noted in item A(1).
<b>C. Amount of retirement benefits</b>		
(1) "Years of service".....	All service after 1936 except that after calendar year of attaining age 65, plus—for those in "employment status" on August 29, 1935—such service before 1937 as will make total of not more than 30 years.	No change, except that service after attaining age 65 creditable in all instances.
(2) "Monthly compensation".....	Average of creditable compensation paid in period of service counted, maximum of \$300 creditable for any month.	No change.
(3) Monthly amount.....	2.40% of first \$50 of monthly compensation, plus 1.80% of next \$100, plus 1.20% of next \$150, all multiplied by years of service.	Percentage factors increased by 15% in each case.
(4) Minimum amount.....	If having current connection at retirement, amount determined under item (3) shall not be less than least of: \$60, \$3.60 times years of service, and monthly compensation.	No change, except that dollar figures in minimum increased 15% and "OASI minimum guarantee" provision added, see item F(8).
<b>D. Basic amount of survivor benefits</b>		
(1) "Average monthly remuneration".....	Based on railroad compensation and OASI credits from 1937 to retirement (or death if earlier) divided by total time elapsed in such period, with maximum of \$250.	No change, except that maximum for average remuneration is raised to \$300 (but not for those on survivor benefit rolls at enactment) and except that average may be computed at age 65 if this gives higher amount.
(2) "Basic amount".....	40% of first \$75 of average monthly remuneration, plus 10% of remainder of average monthly remuneration, all increased by 1% for each year after 1936 with \$200 or more of remuneration. Minimum basic amount is \$10.	Basic amount unchanged, although in effect "adjusted" by 33¼% in all cases—see items E(2) to E(5). Minimum basic amount increased to \$14.
(3) Maximum family benefits.....	\$120, or 80 percent of average remuneration, or twice basic amount, whichever is least (but not to reduce below \$20).	\$160, or 2½ times the basic amount (but as in item (2) above, in effect twice the "adjusted basic amount"), whichever is the lesser (but not to reduce below \$30).
(4) Minimum family benefits.....	\$10.....	\$14; also "OASI minimum guarantee" provision added, see item F(8).

See footnotes at end of table.



Consider, for example, an individual who entered railroad service at the beginning of 1937, who retires at age 65 at the end of 1952 after having earned \$300 in each month of the 16 years, and who never had old-age and

survivors insurance wage credits. Assume that he has a wife aged 65 and an adopted child aged 17. Under the new railroad retirement benefit formula, he would receive \$88.32 a month, plus an additional \$40 for his spouse,

making a total of \$128.32. If his railroad service had been counted under the old-age and survivors insurance system, he would have been eligible for an old-age insurance benefit of \$80; the additional benefits (\$70) for his

Chart 1.—Principal changes in the Railroad Retirement Act under the 1951 amendments<sup>1</sup>—Continued

Item	Old law	New law
<b>E. Benefit amounts of dependents and survivors</b>		
(1) Spouse.....	None payable.....	50% of full retirement or disability annuity (disregarding any reduction made for retirement before age 65), with maximum of \$40.
(2) Widow.....	75% of survivor basic amount.....	100% of survivor basic amount, which is 75% of "adjusted basic amount," see item D(2). Widow's annuity shall not be less than any spouse's annuity immediately previously received.
(3) Child of deceased worker.....	50% of survivor basic amount.....	66 2/3% of survivor basic amount, which is 50% of "adjusted basic amount," see item D(2).
(4) Dependent parent.....	50% of survivor basic amount.....	66 2/3% of survivor basic amount, which is 50% of "adjusted basic amount," see item D(2).
(5) Lump-sum death payment.....	8 times the basic amount.....	10 times survivor basic amount, which is 7 1/4 times "adjusted basic amount," see item D(2).
<b>F. Miscellaneous benefit provisions</b>		
(1) Employment permitted retired workers and spouses.	None for any railroad or for last employer before retirement.	No change.
(2) Employment permitted survivor beneficiaries.	None for any railroad and not more than \$25 in employment covered under OASI.	No change, except that \$25 allowable OASI employment increased to \$50.
(3) Effect of railroad employment on benefits of OASI beneficiaries.	No provision.....	Railroad earnings counted in determining whether benefits are payable.
(4) Duplication of benefits under railroad system.	Not permitted; in effect, only larger benefit payable.....	No change.
(5) Duplication of retirement annuity with OASI benefits.	No provision.....	Annuity reduced by portion thereof based on service before 1937 or by amount of old-age insurance benefit (based on worker's wages), whichever is smaller. No reduction for any other type of benefit under OASI. For annuitants on rolls at enactment, total payable after reduction, including spouse's annuity and OASI benefits, cannot be less than formerly received under both systems.
(6) Duplication of spouse's annuity with OASI benefits.	No provision.....	Annuity reduced by any OASI benefit except wife's benefit (and indirectly by OASI benefits that reduce husband's retirement annuity, see item (5) above).
(7) Duplication of survivor benefits with OASI benefits.	Not permitted; in effect, only larger benefit payable.....	No change.
(8) "OASI minimum guarantee" provision.	No provision.....	Guarantee that retirement or survivor benefits under railroad system, plus any OASI benefits payable, will not be less than OASI benefits would be on basis of combined credits under both systems.
(9) Credit for military service.....	Given at rate of \$100 per month for service during a war-service period if in railroad service in year of entry into military service or in preceding year. Provisions against using same service under more than one Federal system.	No change.
(10) Time within which benefits must be claimed.	Retirement annuities retroactive for 60 days. Survivor monthly benefits retroactive for 3 months. Lump-sum death payment within 2 years. No limit for residual death payment.	Monthly benefits retroactive for 6 months. No change for death payments.
<b>G. Financing provisions</b>		
(1) Tax rates.....	6% on employer and 6% on employee for 1951, and 6 1/4% each, thereafter; paid on maximum compensation of \$300 per month.	No change.
(2) Government contribution.....	For cost of military service provision, see item F(9).....	No change.
(3) Interest rate on investments.....	Minimum of 3% per annum guaranteed by General Treasury.	No change.
(4) OASI "interchange".....	Transfer made to assure equitable distribution of cost of survivor benefits when credits under both systems are merged, see items B(5) and D(1).	OASI trust fund to be put in same position as it would have been if railroad employment had always been covered thereunder, by transfers in appropriate direction. Takes into account, among other matters, payment of survivor benefits for long-service employees on basis of combined wage credits. Provision for transfers for survivor benefits (see adjoining column) eliminated; for transfer of short-service railroad employees, see item A(1).

<sup>1</sup> All changes applicable to those on the benefit rolls at time of enactment, except as noted.

<sup>2</sup> OASI means old-age and survivors insurance under the Social Security Act.

<sup>3</sup> Certain liberalizations in definitions were made to conform with OASI definitions—for example, a parent need be only chiefly dependent (rather than wholly).

wife and dependent child<sup>10</sup> would bring the total to \$150.<sup>11</sup> Accordingly, in this case, the man's railroad retirement annuity and the spouse's annuity would be increased so that they would total \$150.<sup>12</sup>

The guarantee provision applies only for months for which the old-age and survivors insurance benefits would be payable. For instance, if in a certain month the child receives more than \$50 in employment under the old-age and survivors insurance program, the total benefit payable under that program would have been reduced from \$150 to \$120. Accordingly, for that month the annuity payable under the railroad retirement program would be reduced to the \$128.32 arising under that program's benefit formula. The result would be the same when the child reaches age 18 and any benefits for him under old-age and survivors insurance would be permanently terminated.

If this individual had had a small amount of coverage under the old-age and survivors insurance program—sufficient, say, to qualify him for the minimum old-age insurance benefit of \$20, plus an additional \$20 for his wife and child—the guarantee provision would have no effect on his railroad annuity. (Nor would the provision against dual receipt of benefits, discussed subsequently, have any effect, since this individual is assumed to have no "prior service.") His additional benefits under old-age and survivors insurance as a result of counting railroad service would then be \$110. Since this amount is less than would be paid under the railroad retirement benefit formula, he would receive \$128.32 from the railroad sys-

tem and \$40 from the old-age and survivors insurance system.

There may be situations, similar to the one described above, where the railroad benefit is increased by the "old-age and survivors insurance minimum guarantee" provision, and yet old-age and survivors insurance benefits are also paid. For instance, if the individual had a minimum old-age and survivors insurance benefit of \$20, and if his railroad earnings had averaged \$150 a month in 1937-52 (but \$300 in each month of 1951 and 1952), the new railroad retirement formula would give a benefit of \$82.80 (including spouse's annuity). By the operation of the guarantee, the total railroad benefit would be increased to \$110, which—with the \$40 paid by old-age and survivors insurance—would total the \$150 that the old-age and survivors insurance program would pay if his railroad earnings were counted as "wages."

#### **Minimum Guarantee— Survivor Benefits**

For benefits to the survivors of deceased individuals having 10 or more years of railroad service and the required insured status, including "current connection," the same type of minimum guarantee applies as for retirement annuities. Here, however, the situation is different because (1) no credit is given for prior service, (2) the average monthly wage is computed in the same general fashion as under old-age and survivors insurance—that is, over periods of potential coverage rather than only over the actual months of service as for retirement annuities, (3) the benefit formula produces benefits in some cases lower, although in other cases higher, than the old-age and survivors insurance benefit formula, and (4) less liberal benefit amounts are given for certain categories than under the old-age and survivors insurance system.

In computing the average monthly wage (item 2 above), there is also the very important element that old-age and survivors insurance permits a "new start"; both wages and the period before 1951 can be ignored for individuals having 6 quarters of coverage after 1950. This provision will tend to produce a higher average wage by

dropping out the lower wages of the war and prewar periods, whereas under railroad retirement all wages and periods since 1936 must, in general, be included. For persons not able to use the "new start" (such as survivors receiving benefits based on the record of a wage earner who died before 1952), old-age and survivors insurance benefits are computed as under the 1939 act and then adjusted upward by use of a conversion table<sup>13</sup> that partially, though roughly, allows for the lower wages of the past.

In regard to the third item, the old-age and survivors insurance benefit formula is 50 percent of the first \$100 of average monthly wage and 15 percent of the excess, while the railroad retirement benefit formula is, in effect, 53½ percent of the first \$75 and 13½ percent of the remainder plus 1-percent increment for each year of coverage after 1936. As a result, for workers with short periods of coverage, the effect of the increment under the railroad retirement formula is more than offset by the higher limit of the first bracket under old-age and survivors insurance.

As to the fourth item, the effective benefit percentages applicable to the "adjusted basic amount" (item D(2) of the accompanying chart) are frequently lower under the railroad retirement system than under old-age and survivors insurance. There is no additional family benefit (25 percent of the primary insurance amount) for survivor children, while parents receive, in effect, benefits at the 50-percent rate formerly used in old-age and survivors insurance (now 75 percent).

For survivor awards made in the near future (and possibly for many years to come), the vast majority of the amounts paid will be under the minimum guarantee provision rather than under the new railroad retirement benefit formula. Any simple comparison is difficult to make because of the differences between the two programs. Illustrative calculations

<sup>10</sup> Under the railroad retirement system, no additional payment is made for the dependent child of a retired worker although, when such a child is present, the wife can receive a spouse's annuity even though she may be under age 65.

<sup>11</sup> The wife and child are each eligible for 50 percent of the man's benefit, which would be \$40 apiece in this case, but the \$150 maximum benefit provision reduces their benefits to \$35 each.

<sup>12</sup> Both the man's retirement annuity and the spouse's annuity would be increased proportionately, to \$103.24 and \$46.76, respectively; this is the only type of case in which the spouse's annuity can exceed \$40.

<sup>13</sup> For a full description of the method of calculation, see Walter E. Wilcox, *Analysis of the Benefits under Title II of the Social Security Act Amendments of 1950*, Actuarial Study No. 30, Social Security Administration, February 1951 (especially pages 12, 14, and 15).



have been made, however, for an individual who died in 1951, having been covered under the railroad retirement program continuously since the beginning of 1937, and who left a widow and one child. Since this individual would not have sufficient coverage after 1950 to use the "new start" average wage under old-age and survivors insurance, the average wage is computed in approximately the same fashion under both programs. In obtaining the benefit under old-age and survivors insurance, the conversion table would be used. The resulting benefits for the widow and child, based on various assumed average monthly wages, are shown below.

Average monthly wage	Benefit under railroad retirement provisions <sup>1</sup>	Benefit under old-age and survivors insurance provisions
\$50-----	\$38.33	\$62.70
75-----	57.50	71.70
100-----	62.30	78.30
150-----	71.88	87.60
200-----	81.47	96.00
250-----	91.05	102.80
300-----	100.63	102.80

<sup>1</sup> Before application of the "old-age and survivors insurance minimum guarantee" provision.

For this particular case, the minimum guarantee provision would apply at every wage level—that is, the railroad retirement system would pay the larger amount computed under the old-age and survivors insurance provisions.<sup>14</sup>

This situation will not prevail for all survivor benefits currently awarded or those arising in the near future, although it is believed that a substantial majority will be affected—particularly when in the middle of 1952 it becomes possible under old-age and

<sup>14</sup> It may be noted that the family benefit based on an average monthly wage of \$50 exceeds, under old-age and survivors insurance, the average wage. This situation arises because most workers with an average monthly wage of \$50 had much lower earnings than this before and during the war and much higher wages thereafter. The increase in old-age and survivors insurance benefits made by the 1950 amendments, in the aggregate, was designed to raise benefits so as to relate them to the increased wage and price levels at the time. Accordingly, the total benefit would probably be significantly less than the recent monthly earnings of the individual.

survivors insurance to use the new benefit formula along with the "new start" average wage.

### Dual Receipt of Benefits

The retirement annuity of any individual entitled to an old-age insurance benefit (based on the individual's own wages earned in jobs covered by the social security program) is to be reduced by the smaller of (1) the old-age insurance benefit or (2) the portion of the retirement annuity based on service before 1937. For beneficiaries on the rolls when the law was enacted, there is a saving provision to the effect that this reduction, when considered in conjunction with the various increases made by the benefit formula and the spouse's annuity, shall not result in the individual's receiving less than he did before the amendments.

Consider, for example, a retired individual aged 65 or over with a wife also aged 65 or over. Assume that he had 20 years of service before 1937 and 10 years of service after 1936, all at a compensation of \$200 a month. Before the amendments he was receiving a retirement annuity of \$108 a month. Further assume that, as a result of a small amount of old-age and survivors insurance coverage, he had been receiving an old-age insurance benefit of \$20 and his wife was receiving a benefit of \$10. Under the amended benefit formula, the man's retirement annuity is increased to \$124.20, and in addition there is a spouse's annuity of \$40. The man's retirement annuity must be reduced, however, by the old-age insurance benefit of \$20 that he is receiving (since this is smaller than the portion of his retirement annuity—about \$83—based on prior service). Accordingly, his actual retirement annuity is \$104.20, while the spouse's annuity is \$40,<sup>15</sup> so that the total payment from the railroad retirement system would be \$144.20 as contrasted with the former \$108. If the wife should die, however, the man's reduced retirement annuity of \$104.20 would be raised to \$108, the amount that he had been receiving before the enact-

<sup>15</sup> When this type of reduction is made, the spouse's annuity is half the reduced retirement annuity, but in the example given the \$40 maximum would continue to apply.

ment of the amendments.<sup>16</sup> For those retiring after the effective date, this saving provision is not applicable.

In some instances, this provision against dual receipt of benefits will be partially or wholly offset by the "old-age and survivors insurance minimum guarantee" provision described previously. In the example given in the preceding paragraph this guarantee would have no effect because his total railroad benefit of \$144.20 is more than the maximum benefit for a married man and his eligible wife under old-age and survivors insurance (\$102.80 currently and \$120 for retirements after March 1952). Consider, for example, an individual retiring at age 65 in January 1953 who has a wife aged 65 and a child aged 17. Assume that he had 30 years of continuous railroad service (and thus 14 years of prior service) and an average monthly compensation of \$125 over the period, but with \$300 a month in 1951 and 1952. Further assume that, as a result of a small amount of old-age and survivors insurance coverage, he is receiving an old-age insurance benefit of \$20, and correspondingly the total family benefit is \$40. Under the amended benefit formula, the man's railroad annuity is \$87.98 and the spouse's annuity is \$40, or a total of \$127.98. Because of the old-age insurance benefit actually paid, the man's annuity is reduced to \$67.98 and the spouse's annuity to \$33.99, or a total of \$101.97. The "old-age and survivors insurance minimum guarantee" in this case is \$110 (the \$150 maximum family benefit—based on the \$300 average wage in 1951 and 1952 and the two eligible dependents—less the \$40 actually paid). Accordingly, the railroad total benefit as reduced by the "dual receipt of benefits" provision is then adjusted up to \$110 by the guarantee provision.

In future years the provision against dual receipt of retirement benefits will have less and less effect, since fewer

<sup>16</sup> The same situation would occur if the individual did not have an eligible wife when the amendments were enacted. In other words, he would then have received no increase in his railroad retirement benefits since the rise due to the new benefit formula would have been offset by the reduction because of dual receipt of benefits under the two systems.

annuities under the railroad retirement system will be based on service performed before 1937. Thus, for those who have no prior service or for those who have at least 30 years of service after 1936, there will be no restrictions against receiving full, dual retirement benefits under the two programs.

As in the previous law, there are provisions against payment of different categories of benefits under the two systems for survivors, with an extension of this principle also to spouse's annuities. Thus, for instance, an aged widow of a railroad worker cannot receive both a widow's annuity under the Railroad Retirement Act and an old-age insurance benefit based on her own earnings, but rather, in effect, only the larger of the two amounts. Similarly, an aged wife of a retired railroad worker cannot receive both a spouse's annuity and an old-age insurance benefit based on her own earnings. She may, on the other hand, receive a wife's benefit under both programs; as previously described, however, since the husband's railroad retirement annuity will be reduced in most cases in the near future when he also receives old-age and survivors insurance benefits, the spouse's annuity under the railroad program will be correspondingly reduced.<sup>17</sup>

### Residual Death Payments

The railroad retirement program provides for a residual death payment that gives a minimum guarantee of payments to the individual on the basis of his railroad wages. The amount guaranteed is 4 percent of creditable compensation during 1937-46 and 7 percent thereafter. The payment will always be in excess of the contributions the individual has

made. The residual payment is determined by subtracting from the amount guaranteed all payments made under the railroad retirement program and certain payments made under the old-age and survivors insurance program on the basis of railroad earnings.

As an example, consider an individual who had less than 10 years of railroad service when he retired at age 65 in December 1951, with his wife also aged 65. Assume that all his railroad service was after 1946 and that his total credited compensation amounted to \$5,000, so that the minimum guarantee of benefits is \$350. Since he had less than 10 years of railroad service, his wage history was transferred to the old-age and survivors insurance system and, with the wage credits previously established, produced an old-age insurance benefit of, say, \$28 a month, along with a benefit of \$14 a month for his wife. Further, assume that without the railroad wage credits he would have been eligible for the minimum old-age insurance benefit of \$20 for himself and \$10 for his wife. Upon his death, a lump-sum payment of \$84 will be payable, and his widow will receive a monthly benefit of \$21.

Assume that the individual lives for one full year after retirement and that his widow dies 4 months later.<sup>18</sup> The residual payment is determined as follows: From the \$350 minimum guarantee there must be deducted the excess benefits received during the retired worker's lifetime as a result of crediting the railroad wages (12 months at \$8 for the man and \$4 for his wife, or a total of \$144) and all survivor benefits paid (the \$84 lump-sum death payment and widow's bene-

fits of \$21 for 4 months, or a total of \$168). The residual death payment would be \$38 (\$350 minus \$144 minus \$168).

### Basic Documents Relating to Public Law 234

H.R. 3669, 82d Cong., 1st sess., as introduced April 12, 1951, and as reported out September 19, 1951.

H.R. 3755, 82d Cong., 1st sess., as introduced April 18, 1951.

H.R. 4641, 82d Cong., 1st sess., as introduced June 28, 1951.

S. 1347, 82d Cong., 1st sess. (Identical with H.R. 3669), as introduced April 18, 1951, and as reported out October 4, 1951.

S. 1353, 82d Cong., 1st sess. (Identical with H.R. 3755), as introduced April 18, 1951.

Hearings before the Committee on Interstate and Foreign Commerce, House of Representatives (82d Cong., 1st sess.), on H.R. 3669, H.R. 3755, and Others, May-June 1951.

Hearings before the Subcommittee on Railroad Retirement Legislation of the Committee on Labor and Public Welfare, U.S. Senate (82d Cong., 1st sess.), on Bills to Amend the Railroad Retirement Act of 1937, April-May 1951.

Report of the Committee on Interstate and Foreign Commerce on H.R. 3669 (H. Rept. 976, 82d Cong., 1st sess.), September 19, 1951.

House debate on H.R. 3669, *Congressional Record*, October 4 and 16, 1951 (Volume 97, Nos. 186 and 194).

Report of the Senate Committee on Labor and Public Welfare on S. 1347 (S. Rept. 890, 82d Cong., 1st sess.), October 4, 1951.

Senate debate on S. 1347, *Congressional Record*, October 15, 1951 (Volume 97, No. 193).

Senate debate on H.R. 3669, *Congressional Record*, October 17, 1951 (Volume 97, No. 195).

Conference Report on H.R. 3669 (H. Rept. 1215, 82d Cong., 1st sess.), October 18, 1951.

House and Senate debate on Conference Report, *Congressional Record*, October 19, 1951 (Volume 97, No. 197).

President's Statement, White House press release, October 30, 1951.

<sup>17</sup> This situation will not occur, however, when the husband's original annuity and his reduced annuity both total \$80 or more, since in either case the spouse's annuity is then the \$40 maximum.

<sup>18</sup> Actually, this is an unusual case since both husband and wife would, on the average, live for about 12-14 years. In most instances there will be no residual death payment because the benefits paid before the death of the last surviving beneficiary will greatly exceed the minimum guarantee.



# Public Assistance Employees: Their Education

by ELIZABETH EPLER\*

*The Bureau of Public Assistance and the Children's Bureau of the Social Security Administration have recently made a joint study of social workers in full-time positions in the State and local agencies administering the federally aided public assistance and public child welfare programs. The following article—the first of three based on the study—reports on the educational background and experience of the public assistance workers.*

**I**N mid-1950, about 30,000 persons in full-time social work jobs in the State and local agencies that administer the federally aided assistance programs were working primarily on one or more of the public assistance programs. These were the people in administrative, supervisory, and case-worker positions who were responsible for providing financial aid and other services to the 4½ million children and aged and blind persons receiving assistance under the Federal-State programs, and to most of the more than a million persons receiving general assistance.

The capacity of the public assistance employees to do a good job is important to the State agencies administering the programs, to the Federal agency that makes grants to the States for the federally aided programs, and to needy persons. It is equally important to the public, whose willingness to support the programs, financially and otherwise, makes the aid available. Information about the education and experience of the men and women now engaged in administering the public assistance programs is essential in planning for the development and the most effective use of their capacities. It should help in determining, for example, the potentialities for further training of these workers, the kinds and amounts of day-to-day supervision needed, and the steps that should be taken to raise standards for future employees of the assistance agencies. Professional edu-

cation and experience do not, of course, guarantee skill in dealing with the complexities of human relationships, in helping people to become self-supporting, and in meeting constructively the many problems in the administration of public assistance. In general, however, the better-educated workers and those with the most pertinent experience can be assumed to have the greatest skill or, at the least, the greatest potentiality for developing the needed skill.

Information on education and experience, as well as on workloads, salaries, and working conditions, of all employees in full-time social work positions in the State and local agencies administering the federally aided public assistance and public child welfare programs was obtained in a study conducted in mid-1950 jointly by the Bureau of Public Assistance and the Children's Bureau of the Social Security Administration. The study was made as a part of the Nation-wide survey of all social work employees conducted by the Bureau of Labor Statistics. The BLS survey was made on a sample basis; it incorporated information on a sample of the employees covered by the Federal Security Agency study.<sup>1</sup>

<sup>1</sup> The Agency study included employees working on general assistance in States in which the agencies that administer the special types of public assistance also administer general assistance or could readily obtain information on the general assistance employees. In about a third of the States, some or all of the general assistance employees were covered by the BLS study only; BLS data for public assistance employees therefore differ slightly from the data reported by the Federal Security Agency. For BLS data, see *Social Workers in 1950*, American Association of Social Workers, 1952.

About 75,000 persons were employed in full-time social work positions in all public and private agencies in mid-1950, according to the BLS estimates. Of these 75,000 workers, more than 62 percent were employed by State, county, and other local public agencies, 35 percent by private agencies, and not quite 3 percent by the Federal Government.

Of the 34,000 employees included in the Federal Security Agency study, almost 30,000 were defined as public assistance employees and more than 4,000 as child welfare employees, on the basis of the programs on which they spent the most time. Many of them worked also on other programs. While about 3 out of every 5 persons defined as public assistance employees worked only on public assistance programs, more than 1 out of every 5 worked also on child welfare programs. Of the child welfare employees, more than 1 in 5 worked also on public assistance. About three-fifths of the employees who specifically reported working on both public assistance and child welfare programs were case-workers.

This article relates only to the education and experience of the 30,000 persons working primarily on public assistance.

The public assistance employees constituted about 40 percent of all social work employees in the Nation as a whole. Compared with all social workers, they had, as a group, less education and somewhat less experience, and they were not as well paid. These facts are scarcely surprising to anyone who remembers that the federally aided assistance programs are only 15 years old and who realizes that in each State the assistance agencies have an obligation to meet, as well as they can, the needs of all eligible persons in every locality in the State. A public assistance agency must see to it that employees are available to administer the programs throughout the State, whatever the difficulties of getting persons qualified by both training and experience to fill the jobs. Though not

\* Division of Program Statistics and Analysis, Bureau of Public Assistance. The author wishes to acknowledge the contribution made by Alice L. Taylor of the Bureau's Division of Technical Training to the preparation of this article.

**Table 1.—Social work employees:  
Amount of general and professional  
education, 1950**

Amount of education	Percentage distribution of social work employees in—		
	Public assistance programs (FSA study)	All agencies (BLS study)	Private agencies (BLS study)
Total.....	100	100	100
Bachelor's degree or better <sup>1</sup>	66	71	74
Study in graduate school of social work.....	23	40	53
2 or more years.....	4	16	27
1 but less than 2 years.....	7	11	13
Less than 1 year.....	12	13	13
Other graduate study only.....	16	12	8
Bachelor's degree only.....	27	19	13
Undergraduate study only, no bachelor's degree.....	25	20	17
High school or less.....	9	9	9

<sup>1</sup> Includes those with bachelor's degree only or some type of graduate study (social work or other) with or without a bachelor's degree. Data not available on amount of general education of employees who reported no bachelor's degree but some graduate-level courses (6 percent of public assistance employees and 5 percent of each of the other groups).

all assistance agencies have done as well as they might have in establishing appropriate requirements for the various positions and in getting trained staff, the question of what requirements shall be set is difficult and complex and must be considered in relation to many factors, including the availability of workers to meet these requirements.

There are differences of opinion as to the minimum amount and kind of education needed to do an adequate job of administering public assistance, but many persons would agree that it would be highly desirable for all employees to have at least some education directly related to their jobs. Many would agree further that the type of education best fitted to equip workers to administer public assistance is graduate social work training. There are not, however, enough workers with such training to fill all the social work jobs.

According to the BLS study, the total number of social work employees in mid-1950 who had any study in graduate schools of social work was almost the same as the total number of public assistance employees. The public assistance programs have not thus far been able to attract even their share of the workers with some gradu-

ate social work training. But the fact remains that the number with any such training employed in social work jobs in mid-1950—which may be assumed to approximate the number in the labor market—would little more than meet the needs of the public assistance agencies alone if such training were required for all their employees.

The problem is obviously not merely one of attracting to the public assistance jobs persons who already have graduate social work study. Staffing the agencies with professionally trained workers is a long-range goal, and the means of reaching it are the responsibility not only of the public assistance agencies but of the schools of social work and the profession as a whole. In the meantime, the assistance agencies need to consider how to make the best possible use of the training and experience of persons now on the job, how best to encourage them to add to their training, and how to raise standards for employees who will be hired in the future.

Determination of these standards should be based upon detailed study of practice in public assistance to identify the jobs for which social work training or some other type of spe-

cialized preparation should be required. This type of analysis should take account of the practical need for establishing short-term goals until the desirable amount and type of education can be realistically required for all positions.

Fewer than a fourth of all the public assistance employees reported any study in graduate schools of social work (table 1). By contrast, two-fifths of all social work employees in all types of agencies, public and private, had had some such study. Furthermore, a much higher proportion of all social work employees than of the public assistance employees reported study of a year or more in graduate schools of social work. About half the public assistance employees with any graduate study in this field reported less than a year of such study.

Proportionately more of the public assistance employees than of all social work employees had a bachelor's degree only or some other type of graduate education but no graduate social work study. Altogether 66 percent of the public assistance employees and 71 percent of all social work employees had a bachelor's degree or better—that is, a bachelor's degree only, or some type of graduate study (social work or other) with or with-

**Table 2.—Public assistance employees: Amount of general and professional education and median age, by position, 1950**

Amount of education	All positions	Heads of local offices		Other executives	Case-workers	Supervisors	Field representatives	Other social work employees
		Directors	Director-workers					
Total number.....	29,946	1,289	1,613	654	21,973	2,883	503	1,061
Total percent <sup>1</sup> .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Bachelor's degree or better.....	65.8	56.1	42.6	74.0	66.0	75.1	84.6	70.5
Study in graduate school of social work.....	23.0	33.0	17.0	48.9	16.8	49.9	60.0	33.7
2 or more years.....	<sup>2</sup> 4.1	5.2	1.1	18.8	1.8	11.7	21.3	16.2
1 but less than 2 years.....	<sup>3</sup> 6.8	10.0	4.6	16.2	4.6	15.8	29.2	10.8
Less than 1 year.....	<sup>4</sup> 12.1	17.8	11.3	13.9	10.3	22.4	18.5	11.7
With supervised field work.....	2.3	5.7	4.8	3.4	1.7	3.3	6.6	2.1
Other.....	<sup>5</sup> 9.8	12.1	6.5	10.5	8.6	19.1	11.9	9.6
Other graduate study only.....	16.1	11.4	12.6	16.0	17.0	13.4	7.3	18.8
Bachelor's degree only.....	26.7	11.7	13.0	9.1	32.2	11.8	8.3	13.3
Undergraduate study only, no bachelor's degree.....	24.9	27.4	38.2	14.9	25.5	18.8	9.6	20.0
High school or less.....	9.3	16.4	19.3	11.1	8.6	6.1	5.8	9.2
Median age.....	41	48	48	46	37	45	45	43

<sup>1</sup> Percentages based on data excluding a few employees who did not report amount of education.

<sup>2</sup> Data include a few employees who reported degrees or certificates for 2 years or more of study but total study in graduate school of social work of less than 2 years.

<sup>3</sup> Data include a few employees who reported de-

grees or certificates for 1 year of study but total study in graduate school of social work of less than 1 year.

<sup>4</sup> Data include a few employees who reported that they had had graduate social work study but did not specify the amount.

<sup>5</sup> Data include a few employees who did not report whether or not they had supervised field work.



out a bachelor's degree. Thus, the relative number of public assistance employees and of all social work employees with a bachelor's degree or better differed less significantly than did the proportions with some study in graduate schools of social work.

This kind of comparison makes the picture of the public assistance employees seem perhaps a little brighter than it really is. Since they make up a very large part—about 40 percent—of all social work employees in the country, the public assistance data of course heavily weight the totals. It is therefore more valid to compare them with other social workers than with the entire group. On the basis of the BLS data, comparisons can be made with social work employees of private agencies—a total of about 26,000—and with those in various types of programs. More than half the social work employees of all private agencies (53 percent), in contrast to 23 percent of the public assistance employees, reported some graduate social work study. The general education of the public assistance employees compares somewhat more favorably with that of the private agency employees, although here, too, public assistance lags behind. About two-thirds of the employees in public assistance, compared with almost three-fourths of those in private agencies, had a bachelor's degree or better. The proportion with no more than high school education was about the same—9 percent—for the public assistance and the private agency employees.

In the BLS survey, 16 different types of programs, including public assistance, were identified. Some graduate study in social work was reported by relatively fewer of the public assistance employees than of the social work employees in any other type of program except work with the aged in institutions. The other programs are all much smaller than public assistance in terms of the number of social work employees.

### Education of Employees

The figures on the education of the 30,000 public assistance employees are, of course, a composite of many variations, for these employees are in different types of positions in 53 separate

Table 3.—Public assistance employees: Amount of education and social work experience, by position, 1950

Amount of education and experience	All positions	Heads of local offices		Other executives	Caseworkers	Supervisors	Field representatives	Other social work employees
		Directors	Director-workers					
Total number.....	29,946	1,289	1,613	654	21,973	2,883	503	1,081
Total percent <sup>1</sup> .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Bachelor's degree or better.....	65.8	56.1	42.6	74.0	66.0	75.1	84.6	70.8
Undergraduate study of 2 or more years, no bachelor's degree.....	17.1	17.1	24.5	8.9	17.9	12.9	5.8	11.7
Years of experience:								
10 or more.....	6.6	11.8	13.3	6.9	5.4	9.6	5.0	6.8
5 but less than 10.....	4.1	3.7	7.0	1.2	4.4	2.4	.4	1.9
Less than 5.....	6.2	1.5	3.8	.3	7.8	.7	.4	2.7
Not reported.....	.3	.2	.4	.5	.3	.2	.....	.2
Undergraduate study of less than 2 years, no bachelor's degree.....	7.8	10.3	13.7	6.0	7.6	5.9	3.8	8.3
Years of experience:								
10 or more.....	4.3	8.9	8.7	4.9	3.5	5.1	3.0	5.6
5 but less than 10.....	1.5	.8	2.9	.5	1.6	.6	.6	1.0
Less than 5.....	2.0	.5	2.0	.6	2.4	.2	.2	1.6
Not reported.....	.1	.2	.1	.....	.1	.....	.....	.2
High school or less.....	9.3	16.4	19.3	11.1	8.6	6.1	5.8	9.2
Years of experience:								
10 or more.....	6.0	12.2	14.3	8.3	5.0	5.6	4.4	6.3
5 but less than 10.....	1.2	1.9	2.4	.9	1.2	.3	1.4	.9
Less than 5.....	2.0	1.7	2.3	1.5	2.3	.1	.....	1.9
Not reported.....	.1	.5	.3	.3	.1	( <sup>2</sup> )	.....	.1

<sup>1</sup> Percentages based on data excluding a few employees who did not report amount of education.

<sup>2</sup> Less than 0.05 percent.

jurisdictions—the 48 States, Alaska, the District of Columbia, Hawaii, Puerto Rico, and the Virgin Islands. In each of these jurisdictions, civil-service or other merit system plans specify length and kind of education or experience, or both, that an applicant must have in order to qualify for any given type of position. The requirements differ for various positions within each State, and for the same type of position they differ from State to State.

Seven types of positions were identified in this study—local-office directors; local-office director-workers (local-office directors who also carry caseloads); other executives (employed chiefly in State offices or in the larger local offices); caseworkers; supervisors of caseworkers or of other supervisors; field representatives (State office field staff); and other social work employees (including consultants and other specialists). The 22,000 caseworkers are, of course, by far the largest group and represent more than 7 out of every 10 public assistance employees.

The employees with most education, when ranked either by general or by professional education, were the field

representatives, the supervisors, and the executives other than the heads of local offices (table 2). Next in the order of positions ranked by amount of education, general and professional, were the "other" social work employees—the consultants and specialists. In terms of general education, the caseworkers rank after these four groups, although relatively fewer of them than of the local-office directors had had any professional training. The local-office director-workers had the least general education. Most of these director-workers are in small agencies, many of them in rural areas. Although the difficulty of getting qualified director-workers is likely to be great, their training is more than ordinarily important since they are often responsible for all agency functions.

More than two-thirds of the field representatives and about half the supervisors and executives, other than the heads of local offices, reported some study in graduate schools of social work. At the bottom of the list were the director-workers and the caseworkers. Only about a sixth of each of these two groups reported some study of this kind.

The reported amount of study in graduate schools of social work ranges from less than a year to 2 years or more. The question of what constitutes a significant amount of social

work education is not easy to answer, but doubtless social workers would generally agree that a desirable minimum is an academic year that includes supervised field work. Study for

less than a year may also be considered significant, especially if it includes supervised field work—"learning by doing"—as well as the study of theory. If the workers who reported less than a year of study with no supervised field work are subtracted from the count of those with some graduate social work study, the result should give a more valid comparison of the extent of professional education of the workers in various positions. Only in the position of field representative did as many as half the workers have what is generally accepted as a significant amount of social work study—that is, either study for a year or more in a graduate school of social work or study for less than a year that included some supervised field work. Fewer than 2 out of every 5 of the executives other than the local-office heads and fewer than 1 out of every 3 supervisors had had this amount of social work study.

Table 4.—Public assistance employees: Amount of general and professional education, by State, 1950

State (ranked by percent with bachelor's degree or better)	Total number	Median age <sup>1</sup>	Bachelor's degree or better				Undergraduate study only, no bachelor's degree	High school or less
			Total <sup>2</sup> (percent)	Study in graduate school of social work	Other graduate study only	Bachelor's degree only		
Total, percentage distribution.....	29,946	41	65.8	23.0	16.1	26.7	24.9	9.3
Percent with specified amount of education <sup>3</sup>								
States with 125 or more employees:								
Connecticut.....	168	30	92.3	31.0	14.9	46.4	4.8	3.0
Maryland.....	329	30	89.0	29.2	14.4	43.4	7.6	3.4
Oregon.....	274	34	86.9	15.3	25.2	46.4	10.2	2.9
South Carolina.....	345	42	86.6	39.1	9.6	37.9	12.5	.9
North Carolina.....	542	38	85.5	49.3	7.4	28.8	11.9	2.6
Rhode Island.....	184	32	84.7	31.5	10.0	43.2	6.6	8.7
Alabama.....	391	34	84.7	25.6	7.2	51.9	14.8	.5
New York.....	5,480	37	81.6	27.2	20.2	28.2	10.8	7.7
Virginia.....	372	40	81.5	44.9	9.4	27.2	16.4	2.2
California.....	2,669	37	80.6	28.0	21.4	31.2	14.3	5.1
Washington.....	496	44	75.4	30.0	22.2	23.2	22.8	1.8
Louisiana.....	864	38	74.5	30.4	9.8	34.3	23.3	2.2
Minnesota.....	533	40	72.8	18.4	13.7	40.7	18.8	8.4
Pennsylvania.....	2,503	37	68.7	15.3	17.8	35.6	24.8	6.5
Kansas.....	449	44	68.4	12.7	25.6	30.1	26.7	4.9
Colorado.....	383	44	67.9	32.9	13.3	21.7	24.3	7.8
Florida.....	489	36	64.6	10.6	9.6	44.4	30.5	4.9
Puerto Rico.....	227	29	62.8	44.1	4.1	14.6	32.7	4.4
Missouri.....	836	42	61.0	31.6	10.5	18.9	34.4	4.5
Illinois.....	1,443	43	59.4	34.2	10.4	14.8	26.7	13.9
Georgia.....	504	42	55.0	12.7	14.3	28.0	38.5	6.5
Indiana.....	580	47	54.8	21.4	11.2	22.2	33.4	11.7
Oklahoma.....	807	42	53.7	6.8	14.9	32.0	44.2	2.1
Texas.....	754	44	52.8	4.9	25.9	22.0	41.8	5.4
Michigan.....	1,403	42	52.0	24.0	7.7	20.3	34.0	14.0
New Jersey.....	363	45	51.2	23.1	11.3	16.8	43.0	5.8
Iowa.....	418	45	51.0	7.9	14.6	28.5	36.6	12.4
Mississippi.....	331	49	48.0	13.9	13.0	21.1	45.9	6.0
Ohio.....	1,423	47	46.9	18.4	12.1	16.4	29.4	23.7
Tennessee.....	457	41	46.7	9.6	9.7	27.4	46.1	7.2
Wisconsin.....	525	45	46.5	16.8	11.2	18.5	31.0	22.5
Nebraska.....	307	46	43.0	14.0	9.1	19.9	44.0	13.0
Massachusetts.....	1,024	46	33.8	14.6	9.4	9.8	32.0	34.3
New Mexico.....	158	40	32.3	11.4	12.0	8.9	46.8	20.9
West Virginia.....	251	44	31.5	9.6	6.0	15.9	49.8	18.7
Kentucky.....	313	44	21.7	4.5	9.5	7.7	61.3	16.9
Arkansas.....	249	48	19.7	6.0	2.5	11.2	62.7	17.7
Number with specified amount of education								
States with 50-124 employees:								
Hawaii.....	110	29	99.1	76	4	29	1	0
District of Columbia.....	71	41	93.0	51	5	10	5	0
New Hampshire.....	74	38	78.4	18	12	23	11	5
Arizona.....	87	45	73.6	16	26	22	20	3
Utah.....	100	44	72.7	52	10	10	24	3
Montana.....	116	38	65.5	7	31	38	32	8
Idaho.....	89	41	65.2	13	18	27	27	4
North Dakota.....	102	43	64.7	20	16	30	24	12
Maine.....	102	39	55.9	15	9	33	29	16
South Dakota.....	109	47	54.1	10	18	31	28	22
States with fewer than 50 employees:								
Alaska.....	7	—	—	7	0	0	0	0
Delaware.....	30	—	—	6	1	9	8	6
Nevada.....	22	—	—	4	5	7	5	1
Vermont.....	30	—	—	5	7	11	7	0
Virgin Islands.....	6	—	—	0	0	0	1	5
Wyoming.....	47	—	—	6	8	7	21	5

<sup>1</sup> Medians based on data excluding a few employees who did not report age.

<sup>2</sup> Percentages based on data excluding a few employees who did not report amount of education.

<sup>3</sup> Data not reported for some local units; reported

data probably include about 90 percent of employees.

<sup>4</sup> Includes 1 employee who did not report amount of education.

<sup>5</sup> Not ranked because no computations made for fewer than 50 employees.

## Potentialities for Further Education

What are the potentialities for further training of the public assistance employees? This question cannot, of course, be answered from statistical data alone, but the data give some clues. As far as educational background is concerned, the workers who already have some graduate social work training or some graduate training in other fields are the better equipped for further professional education in schools of social work and special refresher courses to bring them abreast of developments in the field. The employees with a bachelor's degree only are also potential candidates for admission to schools of social work, provided they meet other requirements of the schools.

Continuing on-the-job training is of course important for all workers. For those who do not already have at least a bachelor's degree or a substantial amount of undergraduate training, educational opportunities are, for the most part, limited to agency training through supervision and use of supplementary resources, such as special study sessions directly related to their jobs.

Many factors other than basic educational background must be taken into account in considering poten-



ties and methods for further training. An important factor is age. In general, employees in their twenties or early thirties are the best candidates for beginning professional education. It is recognized that aging is normally accompanied by a gradually reduced tempo in learning, due to slower reaction time, fear of failure, greater resistance to change, and the physical factors of less acute eyesight and hearing. Other characteristics of the older workers, however, may be assets in staff training. The older person usually has a richer background of experience to use in solving problems, and his greater experience may provide him with motives for learning at least as strong as those of his younger colleagues.

The public assistance workers are not on the whole a young group. About half were younger and half were older than 41; in other words, their median age was 41. Slightly more than a fourth were under age 30. The caseworkers, who are near the bottom of the job ladder as to their pay and the amount of education and experience required to qualify for their jobs, were of course somewhat younger than workers in other positions; their median age was 37. Since there are so many more caseworkers than employees in other positions, they brought down the median age of the entire group. The median ages of those in other positions ranged from 43 for the "other" social work employees (the consultants and specialists) to 48 for the local-office directors and director-workers.

The employees with bachelor's degrees only were younger, on the average, than the others. Even at that, of all workers with a bachelor's degree only, except caseworkers, well over half were aged 40 or older. But almost two-thirds of the caseworkers with a bachelor's degree only were under age 30, and another 19 percent were aged 30-40. Thus there is a substantial number of caseworkers who, in terms of both age and general education, have good potentialities for professional education.

The information available on their major fields of study at the undergraduate level is another indication that these workers have good potentialities for further education. Al-

Table 5.—Public assistance caseworkers: Amount of general and professional education and median age, by State, 1950

State (ranked by percent with bachelor's degree or better)	Total number	Median age <sup>1</sup>	Bachelor's degree or better				Undergraduate study only, no bachelor's degree	High school or less
			Total <sup>2</sup> (percent)	Study in graduate school of social work	Other graduate study only	Bachelor's degree only		
Total, percentage distribution.....	21,973	37	66.0	16.8	17.0	32.2	25.3	8.6
Percent with specified amount of education <sup>3</sup>								
States with 125 or more caseworkers:								
Connecticut.....	133	28	91.7	17.3	18.0	56.4	5.3	3.0
Oregon.....	204	29	91.2	9.3	28.0	53.9	6.9	2.0
Rhode Island.....	135	28	89.6	20.7	11.1	57.8	4.4	5.9
Maryland.....	262	27	88.5	14.9	17.1	56.5	8.0	3.4
North Carolina.....	377	33	86.7	37.9	9.1	39.7	11.2	2.1
South Carolina.....	255	38	86.6	27.8	11.0	47.8	13.0	.4
New York.....	4,343	34	82.8	21.0	28.1	33.7	10.3	6.9
California.....	2,068	34	81.6	22.9	22.3	36.4	13.9	4.5
Alabama.....	287	29	81.5	8.7	7.3	63.5	18.1	.3
Virginia.....	214	34	81.3	35.0	9.4	36.9	17.3	1.4
Minnesota.....	343	34	73.2	11.4	10.2	51.6	19.5	7.3
Louisiana.....	691	36	71.3	18.4	10.9	42.0	26.4	2.3
Washington.....	361	42	70.9	18.6	23.8	28.5	26.9	2.2
Colorado.....	254	41	68.9	23.6	15.0	30.3	25.6	5.5
Pennsylvania.....	1,956	34	67.9	9.1	18.2	40.6	25.7	6.3
Florida.....	420	34	65.2	6.7	10.4	48.1	29.8	5.0
Kansas.....	295	42	62.4	5.1	22.4	34.9	33.6	4.1
Illinois.....	1,010	40	58.2	29.4	11.2	17.6	26.8	15.0
Georgia.....	300	39	56.3	8.3	12.0	36.0	38.3	8.3
Missouri.....	624	40	56.1	21.6	12.2	22.3	38.6	5.3
Indiana.....	416	45	55.0	15.4	11.7	27.9	32.9	12.0
Iowa.....	220	42	54.5	2.7	12.7	39.1	34.5	10.9
Michigan.....	1,054	38	53.1	22.4	6.8	23.9	34.3	12.6
Texas.....	648	44	51.4	2.8	25.0	23.0	43.8	4.1
New Jersey.....	260	43	50.4	19.2	11.6	19.6	44.6	5.0
Oklahoma.....	623	40	49.9	3.4	14.4	32.1	48.2	1.9
Tennessee.....	326	39	47.7	2.1	10.8	34.8	46.2	6.2
Ohio.....	1,031	45	47.0	14.3	13.0	19.7	29.5	23.5
Mississippi.....	225	48	46.2	0.3	12.5	24.4	49.8	4.0
Wisconsin.....	356	43	45.5	14.9	10.4	20.2	32.6	21.9
Nebraska.....	181	45	41.4	3.3	12.1	26.0	46.4	12.2
Puerto Rico.....	132	28	40.5	9.8	6.3	24.4	51.9	7.6
Massachusetts <sup>4</sup> .....	586	43	32.1	11.6	9.8	10.7	33.2	34.7
West Virginia.....	206	43	24.3	2.4	5.0	16.0	54.4	21.4
Kentucky.....	262	45	18.7	4.2	8.4	6.1	63.4	17.9
Arkansas.....	156	46	14.1	1.9	1.9	10.3	66.0	19.9
Number with specified amount of education								
States with 50-124 caseworkers:								
Hawaii.....	88	28	98.9	54	4	29	1	0
District of Columbia.....	55	39	90.9	39	3	8	5	0
New Hampshire.....	53	38	73.6	10	10	19	10	4
Montana.....	50	30	72.0	1	12	23	12	2
Utah.....	60	43	71.2	33	2	7	15	2
Arizona.....	62	46	67.7	6	17	19	19	1
Maine.....	85	38	54.1	8	7	31	24	15
New Mexico.....	104	38	24.0	3	12	10	53	24
States with fewer than 50 caseworkers: <sup>4</sup>								
Alaska.....	0	—	—	0	0	0	0	0
Delaware.....	25	—	—	4	1	9	7	4
Idaho.....	44	—	—	3	7	17	15	2
Nevada.....	13	—	—	0	4	4	8	0
North Dakota.....	33	—	—	7	5	12	7	1
South Dakota.....	42	—	—	2	7	22	7	4
Vermont.....	23	—	—	3	4	10	6	0
Virgin Islands.....	5	—	—	0	0	0	1	0
Wyoming.....	17	—	—	0	3	5	9	4

<sup>1</sup> Medians based on data excluding a few employees who did not report age.

<sup>2</sup> Percentages based on data excluding a few employees who did not report amount of education.

<sup>3</sup> Data not reported for some local units; reported data probably include about 90 percent of employees.

<sup>4</sup> Includes 1 employee who did not report amount of education.

<sup>5</sup> Not ranked because no computations made for fewer than 50 employees.

<sup>6</sup> No public assistance caseworkers; applications and reinvestigations handled by fee agents.

most 3 out of every 5 caseworkers with a bachelor's degree only reported social work, psychology, or some other social science as their field of concentration in undergraduate college work.

### Employees With Limited Education

Age, amount of education, and amount of experience are of course

all interrelated. Usually, the younger workers have the least experience, and they are likely to have a good general education but little professional study. The older workers, who are likely to have the most experience—although some of them, too, are newcomers to social work—may have either much or little education. Since they have had more time to acquire professional education, more of the middle-aged than of the youngest workers have had some graduate study. But also proportionately more of the older workers than of those under age 30 have had only a high school education. Many of these older workers with no college education started early in social work, when job requirements were lower than now and when, also, educational opportunities in general were fewer. Almost two-thirds of the relatively small number of employees with no more than high school education had had 10 years or more of social work experience. To some extent their years of experience may compensate for the disadvantages of limited formal education; the extent depends, of course, on the kind of experience—the responsibilities they have carried and the opportunities they have had for on-the-job training.

Most of the public assistance employees had at least a bachelor's degree or a substantial amount of social work experience or both. But about a tenth of all employees had neither a bachelor's degree nor as much as 5 years of experience in social work (table 3). Only about 1-2 percent of the field representatives, the supervisors, and the executives other than heads of local offices—the groups of employees who reported the most education—had neither a bachelor's degree nor 5 years of social work experience. The highest proportions were about 8 percent of the local-office director-workers and 12 percent of the caseworkers. About 1 in 50 public assistance employees had only high school education and less than 5 years of experience. Most of these employees were in caseworker positions.

### State Differences

Among the States, employees with a bachelor's degree or better repre-

sented varying proportions of all public assistance employees, ranging from about 99 percent to about 20 percent (table 4). In 12 of the 47 States for which this percentage is computed,<sup>2</sup> four-fifths or more of all employees had a bachelor's degree or better, and in nine additional States more than two-thirds had a bachelor's degree or better. Ranked by the proportion of all employees with some study in a graduate school of social work, the States would appear in somewhat different order. A fourth or more of all employees reported some graduate study in social work in 15 of the 21 States where more than two-thirds had a bachelor's degree or better, and also in three other States—Illinois, Missouri, and Puerto Rico. In 11 States,<sup>3</sup> at least 15 percent of all employees reported graduate social work study of a year or longer. These States are among the 18 in which at least a fourth of all employees had some graduate social work study.

Since, to some extent, State differences in the proportions of employees at various educational levels reflect differences in the relative numbers in various types of positions, comparisons for a single type of position are more meaningful. Data are shown in table 5 for the caseworker position in each State.<sup>4</sup> This position was selected for State comparisons partly for the practical reason that, since the numbers of caseworkers are relatively large, percentage distributions that permit reasonably valid comparisons can be computed for most of the States.

<sup>2</sup> No computations are made for any group of fewer than 50 employees because interstate comparisons are of questionable validity for States with small numbers of employees.

<sup>3</sup> California, Colorado, the District of Columbia, Hawaii, Illinois, Maryland, North Carolina, Puerto Rico, Rhode Island, Virginia, and Utah.

<sup>4</sup> Caseworker is defined here to include employees directly responsible for assigned caseloads and engaging directly in social investigation and casework services, and employees responsible for intake and application investigations or special investigations to determine facts pertinent to eligibility. This definition is not meant to imply that personnel in the position must meet a specified standard of professional attainment.

The fact that caseworkers are so numerous has, however, more than merely statistical significance. Every type of position is of importance to the public assistance programs, and because of the special importance of the supervisory and administrative jobs, higher qualifications are generally set for them than for the caseworker jobs. In a sense, however, the caseworkers are the real core of the public assistance staff. They are the people who work directly with the applicants and recipients and who are responsible, under the direction of the supervisory and administrative staff and within the policies established by law and agency regulations, for determining eligibility and the amount of payment. To many applicants and recipients, and to other persons, too, the caseworkers are the assistance agency. Furthermore, supervisory and administrative jobs are often filled from the caseworker group as vacancies occur and as the caseworkers attain the additional experience or education required for other jobs. In States where caseworkers may be promoted to supervisory positions on the basis of experience only, it is perhaps even more important than in the other States that they come to the agencies with a substantial amount of education.

In the country as a whole, about two-thirds of the caseworkers had a bachelor's degree or better; these workers were about evenly divided between those with some graduate study and those with a bachelor's degree only. In turn, the caseworkers with some graduate study were about evenly divided between those with some study in graduate schools of social work and those with some other type of graduate study only. Almost 17 percent of all caseworkers had had some study in graduate schools of social work. Most of the study of this type totaled less than a year; fewer than 7 percent of all caseworkers reported study of a year or longer. In 21 States, the proportion of caseworkers with a bachelor's degree or better topped this proportion for the country as a whole. In 12 of these States, 80 percent or more had a bachelor's degree or better.

A fifth or more of the caseworkers reported some graduate social work



study in each of 13 States.<sup>5</sup> Eight of these States were among the 12 with the highest proportions with bachelor's degree or better. Graduate social work study of a year or longer was reported by a tenth or more of the caseworkers in nine States.<sup>6</sup>

In general, the caseworkers were relatively young in those States in which they had the most education. In 14 of the 21 States where more than two-thirds had a bachelor's degree or better, the median age of all caseworkers was below the national median of 37 years. In only two of the other 23 States for which these data are computed was the median age below the national figure.

Most important in any consideration of the caseworkers' potentialities for further education is their age in relation to educational levels. As noted earlier, it may be assumed that in general the best candidates for professional education are those who have already had some graduate study and the younger workers among those with a bachelor's degree only. In addition to about 34 percent of the caseworkers who had had some graduate study, either in social work or in other fields, about 21 percent had a bachelor's degree and were under age 30; another 6 percent had a bachelor's degree and were aged 30-40 (table 6). Only 5 percent had a bachelor's degree only and were aged 40 or older.

In almost all States, a substantial majority of the caseworkers with a bachelor's degree only were under age 40. Three-fourths or more of the caseworkers either had some graduate study or had a bachelor's degree and were under age 40 in all but one (Alabama) of the 12 States with the highest proportions of caseworkers with bachelor's degree or better (80 percent or more). Similarly, 60 percent or more of all caseworkers either had some graduate study or had a bachelor's degree and were under age 40 in all but one (Arizona) of the

other nine States in which the proportions with bachelor's degree or better topped the national percentage of 66 percent.

Table 6.—Public assistance caseworkers: Amount of education and age of those with bachelor's degree only, by State, 1950

State (ranked by percent with bachelor's degree or better)	Total number	Bachelor's degree or better					Less than bachelor's degree
		Total <sup>1</sup> (percent)	Graduate study in any field (with or without bachelor's degree)	Bachelor's degree only, by age group			
				Under 30	30-39	40 and over	
Total, percentage distribution..	21,973	66.0	33.8	20.6	6.2	5.4	34.0
Percent with specified amount of education, by age for specified group <sup>1</sup>							
States with 125 or more caseworkers:							
Connecticut.....	133	91.7	35.3	43.6	9.8	3.0	8.3
Oregon.....	204	91.2	37.3	39.2	4.9	9.8	8.8
Rhode Island.....	135	89.6	31.9	48.9	8.1	.7	10.4
Maryland.....	262	88.5	32.1	45.4	7.3	3.8	11.5
North Carolina.....	377	86.7	46.9	32.8	4.8	2.1	13.3
South Carolina.....	255	86.6	38.7	30.4	6.7	10.7	13.4
New York.....	4,343	82.8	49.1	22.4	7.0	4.2	17.2
California.....	2,068	81.6	45.2	23.2	7.6	8.6	18.4
Alabama.....	287	81.5	16.0	47.0	10.8	7.7	18.5
Virginia.....	214	81.3	44.4	25.7	6.1	5.1	18.7
Minnesota.....	343	73.2	21.6	37.0	7.6	7.0	26.8
Louisiana.....	691	71.3	29.3	27.4	8.3	6.4	28.7
Washington.....	361	70.9	42.4	15.2	6.1	7.2	29.1
Colorado.....	254	68.9	38.6	16.9	5.1	8.3	31.1
Pennsylvania.....	1,956	67.9	27.4	27.6	8.7	4.3	32.1
Florida.....	420	65.2	17.1	34.3	8.3	5.5	34.8
Kansas.....	295	62.4	27.5	16.6	6.1	12.2	37.6
Illinois.....	1,010	58.2	40.6	11.2	3.8	2.7	41.8
Georgia.....	300	56.3	20.3	17.0	11.0	8.0	43.7
Missouri.....	624	56.1	33.8	14.3	3.7	4.3	43.9
Indiana.....	416	55.0	27.2	15.6	3.1	9.1	45.0
Iowa.....	220	54.5	15.5	24.3	3.6	10.9	45.5
Michigan.....	1,054	53.1	29.2	13.7	5.6	4.7	46.9
Texas.....	648	51.4	28.4	6.6	6.7	10.6	48.6
New Jersey.....	260	50.4	30.8	11.5	3.5	4.6	49.6
Oklahoma.....	623	49.9	17.8	12.2	8.7	11.2	50.1
Tennessee.....	326	47.7	12.9	24.0	4.6	6.2	52.3
Ohio.....	1,031	47.0	27.4	13.2	2.9	3.6	53.0
Mississippi.....	225	46.2	21.8	5.3	4.4	14.7	53.8
Wisconsin.....	356	45.5	25.3	15.7	2.0	2.5	54.5
Nebraska.....	181	41.4	15.5	16.0	1.7	8.3	58.6
Puerto Rico.....	132	40.5	16.0	19.1	3.8	1.5	59.5
Massachusetts <sup>2</sup> .....	586	32.1	21.4	5.7	2.1	2.9	67.9
West Virginia.....	206	24.3	8.3	10.2	3.9	1.9	75.7
Kentucky.....	262	18.7	12.6	.4	3.4	2.3	81.3
Arkansas.....	156	14.1	3.8	5.1	1.9	3.2	85.9
Number with specified amount of education, by age for specified group							
States with 50-124 caseworkers:							
Hawaii.....	88	98.0	58	23	4	0	1
District of Columbia.....	55	90.9	42	3	1	4	5
New Hampshire.....	53	73.6	20	10	7	2	14
Montana.....	50	72.0	13	17	5	1	14
Utah.....	60	71.2	35	2	4	1	17
Arizona.....	62	67.7	23	10	3	6	20
Maine.....	85	54.1	15	16	10	8	39
New Mexico.....	104	24.0	15	3	3	4	79
States with fewer than 50 caseworkers: <sup>4</sup>							
Alaska <sup>5</sup> .....	0	.....	0	0	0	0	0
Delaware.....	25	.....	5	5	3	1	11
Idaho.....	44	.....	10	14	1	2	17
Nevada.....	13	.....	4	1	2	1	5
North Dakota.....	33	.....	12	7	1	4	9
South Dakota.....	42	.....	9	11	4	7	11
Vermont.....	23	.....	7	6	2	2	6
Virgin Islands.....	5	.....	0	0	0	0	5
Wyoming.....	17	.....	3	4	0	1	9

<sup>1</sup> Percentages based on data excluding a few employees who did not report amount of education.

<sup>2</sup> Data not reported for some local units; reported data probably include about 90 percent of employees.

<sup>3</sup> Includes 1 employee who did not report amount of education.

<sup>4</sup> Not ranked because no computations made for fewer than 50 employees.

<sup>5</sup> No public assistance caseworkers; applications and reinvestigations handled by fee agents.

<sup>6</sup> California, Colorado, the District of Columbia, Hawaii, Illinois, Michigan, Missouri, New York, North Carolina, Rhode Island, South Carolina, Utah, and Virginia.

<sup>7</sup> California, Colorado, the District of Columbia, Hawaii, Illinois, Michigan, North Carolina, Utah, and Virginia.

## Staff Development

Education for social work is generally recognized as consisting of three phases—a foundation of general education laid in undergraduate years, graduate professional education either preceding or following job experience, and agency training for all staff members. Staff development should be an essential part of the administration of any public assistance program. The primary objectives of staff training are efficient operation and fulfillment of the purpose of the program. Without growth and development of staff members engaged in doing the job, these objectives cannot be achieved.

The chief methods of staff development are orientation to agency philosophy, organization, and program; line supervision; and educational leave for professional training to qualify staff for increasing responsibilities. Job training through supervision requires that all staff members responsible for supervision receive special help. Supplementary resources that facilitate supervision and promote growth of staff in supervisory and other positions include special institutes or study sessions, access to a library, and work on agency and community committees.

Staff training is a dynamic process that should change and grow to meet the changing needs of the agency, the staff, and the times. In the States where the workers have the most education and are relatively young, there are many possibilities for staff development; most of the workers have good educational backgrounds for on-the-job training, and there is also a substantial group of workers who are potentially good candidates for educational leave. In some of the other States, the chief reliance must be placed in on-the-job training and supervision, and special effort should be made to develop training methods best suited to older workers.

**Supervision.**—Available statistical data include the number of workers whose primary function was supervision of caseworkers<sup>7</sup> and the num-

<sup>7</sup> Of the 2,883 supervisors working primarily on public assistance, 2,493 supervised caseworkers. All data in this section relate only to the supervisors of caseworkers.

**Table 7.—Public assistance caseworkers: social work experience and education, 1950<sup>1</sup>**

Amount of education	Years of experience		
	Less than 1	1 but less than 3	3 or more
Total number..	4,311	5,485	11,821
Total percent <sup>2</sup> ..	100.0	100.0	100.0
Bachelor's degree or better.....	84.8	77.8	53.5
Studying graduate school of social work.....	6.0	13.7	22.0
Other graduate study only.....	21.8	19.7	13.9
Bachelor's degree only.....	57.0	44.5	17.6
Undergraduate study only, no bachelor's degree.....	12.7	17.9	33.8
High school or less.....	2.5	4.3	12.7

<sup>1</sup> Data not shown for 356 caseworkers who did not report amount of experience.

<sup>2</sup> Percentages based on data excluding a few employees who did not report amount of education.

ber of caseworkers they usually supervised. The data do not show the full extent of supervision, which may be provided also by workers in other positions (such as local-office directors), nor do the statistics tell anything about the quality of the supervision.

The largest agencies are most likely to have employees who are responsible primarily for supervision of caseworkers and who do not carry also general administrative responsibility. In nine<sup>8</sup> of the 11 States with 500 or more caseworkers, there were 50 or more such supervisory employees. In these nine States, the median number of caseworkers supervised ranged from 5.3 in Massachusetts to 8.3 in New York. From the figures on the usual number of caseworkers supervised by each supervisor, the total number of caseworkers they supervised can be approximated. In these States with 50 or more supervisors, the estimated number of caseworkers supervised represented a large majority of all caseworkers; there was nevertheless a considerable range—from approximately two-thirds to almost all.

In six States, all with fewer than 50 caseworkers, there were no work-

<sup>8</sup> California, Illinois, Louisiana, Massachusetts, Michigan, New York, Ohio, Oklahoma, and Pennsylvania. Excludes Texas because reporting of number of supervisors was not comparable with reporting in other States.

ers whose primary function was supervision, and in many other States there were few supervisors in relation to the total number of caseworkers. But in 15<sup>9</sup> of the 33 States with 50–500 caseworkers the majority of them—an estimated 60 percent or more—were under the direction of employees specifically classified as supervisors.

Ten States where supervisors were responsible for directing a substantial majority of caseworkers were among the 23 States with relatively low proportions of caseworkers with bachelor's degree or better (less than two-thirds).

These figures, rough approximations though they are and limited to consideration of relative numbers of supervisors, clearly indicate the need for further study of the problem of staff supervision. Where educational attainment of the caseworkers is limited, supervision is even more important than elsewhere. Where local offices are so small that the same employees must necessarily be responsible for both administrative direction and supervision of staff, the qualifications of local-office directors and the State field staff take on added importance.

**Educational leave.**—However good the potentialities of the public assistance employees for further formal education may be, these workers would not ordinarily be expected to take leave for professional training unless they are specifically encouraged by their agencies to do so. If promotional opportunities do not depend on securing additional education, there may be little incentive. In any event, the public assistance employees generally have salaries so low that they could not be expected to save the amounts necessary for graduate education. The public assistance employees were among the lowest-paid of all social workers in the country, according to the BLS survey. For example, the median salary of the public assistance caseworkers was \$2,569, about \$160 less than the median reported for all case-

<sup>9</sup> Arizona, Colorado, Connecticut, the District of Columbia, Florida, Hawaii, Iowa, Kentucky, Maryland, Minnesota, New Jersey, Rhode Island, Utah, Washington, and West Virginia.



and group workers in the country as a whole.<sup>10</sup>

The great majority of the public assistance employees who reported some graduate social work study—about 70 percent—said that they had received no public funds to help finance their study. Only about 8.6 percent<sup>11</sup> of those with some graduate social work study—or about 2 percent of all public assistance employees—specifically reported that public welfare funds had financed, or helped to finance, this study. Public welfare funds are defined here to exclude Federal funds for child welfare services and Federal Emergency Relief funds and are thus essentially public assistance funds—Federal, State, or local. Federal public assistance funds are available to match State and local expenditures for educational leave on the same basis as for other administrative costs of the federally aided public assistance programs.

An additional 6 percent of the employees with graduate social work study reported use of unspecified public funds or a combination of various types of public funds, which in a few instances may have included public welfare funds. Eleven percent had had GI educational benefits or Federal Emergency Relief Administration or Federal child welfare services funds; and the remaining 5 percent did not report.

State figures on the extent to which persons currently employed in 1950 had the help of public welfare funds in their graduate social work study do not, of course, reflect entirely accurately the differences in the extent to which such funds have been made available for educational leave. Some workers who received graduate training at agency expense in earlier years may have left the labor market or gone to other agencies. Furthermore, because of the relatively high proportions of employees with graduate social work study who did not report whether or not they had received any

public funds for the purpose or who reported use of a combination of types of public funds, the data on the use of public welfare funds by workers employed in 1950 may be understated for some States. Despite these limitations, the available data may give some indication of the extent to which educational-leave plans have helped the agencies to get and retain trained staff members.

Public welfare funds had helped to finance the graduate social work study of a fourth or more of all employees with any such study in only five of the 30 States where 50 or more had had such study.

State	Employees who had public welfare funds to finance graduate social work study		
	Number	Percent of all employees with such study	Percent of all employees
Puerto Rico..	43	43.0	18.9
Alabama.....	34	34.0	8.7
Virginia.....	55	32.9	14.8
So. Carolina..	36	26.7	10.4
Colorado.....	32	25.4	8.4

These five States accounted for slightly more than a third of the public assistance employees who specifically reported use of public welfare funds to finance graduate social work study.

### New Public Assistance Workers

Since the foregoing discussion of education relates to all public assistance employees in social work positions in mid-1950, it does not necessarily reflect current standards. Although during World War II there was some relaxation of standards because of the difficulty of filling vacancies, education and experience requirements have, over a period of years, been revised upward in some States. Especially in the older agencies, there are likely to be employees whose education may not meet the present requirements.

Every State has established minimum qualifications for each public assistance position. When these qualifications include an educational requirement, experience may be substituted for all or part of the specified amount of undergraduate or graduate college education. The educational

requirements are therefore highest for the job applicants with little or no previous experience. The caseworkers who reported less than a year of experience in all social work positions were those newly hired (in 1949 or 1950) who had little or no previous experience to offer as a substitute for education. The educational attainment of these workers should thus indicate the highest level of education that the State agencies required in 1949 or 1950 for the "beginning visitor" position, or the maximum education of the workers they were able to attract for this position.

As compared with the caseworkers with longer experience, those with less than a year of experience had considerably more general education but less professional education and less graduate study of any type (table 7). Relatively more of them had a bachelor's degree, and relatively fewer had only high school education or some college work but no degree. Still, several hundred of the workers hired some time after the end of the war had neither previous experience in the field of social work nor a bachelor's degree.

More of the caseworkers with 1-3 years of experience than of those with longer experience had a bachelor's degree, but fewer of them had graduate study.

A substantially higher proportion of the caseworkers with experience of 3 years or more than of those in either of the other groups had had some study in graduate schools of social work. For this most experienced group the proportion was 22 percent, as contrasted with about 17 percent for all caseworkers, 14 percent for those with 1-3 years of experience, and only 6 percent for those with less than a year of experience.

These data seem to indicate that the workers with the most limited general education are not likely to be able to add to it, once they have left school for the labor market, but that professional education is frequently acquired after a period of job experience by workers who come to the public assistance agencies with at least a bachelor's degree. Thus these figures—like others from the study—reemphasize, for the State

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<sup>10</sup> An article on the salaries of the public assistance workers will appear in the March Bulletin.

<sup>11</sup> Comprises 7.7 percent who had no other public funds for the purpose and 0.9 percent who had both public welfare funds and Federal child welfare services funds.

# Notes and Brief Reports

## Workers With Insured Status on January 1, 1952

A total of approximately 62.3 million persons were fully insured under the old-age and survivors insurance program at the beginning of 1952.<sup>1</sup> There were no persons currently but not fully insured on that date, nor can there be such insured individuals before the middle of 1954, when 7 quarters of coverage will, in general, be needed for fully insured status.

An estimated 22.6 million workers had permanently insured status on January 1, 1952, an increase of 1.7 million over the number permanently insured on January 1, 1951. To be permanently insured, workers must have the number of quarters of coverage required for fully insured status when they reach age 65. Once they are permanently insured, they can, regardless of their future employment, qualify for old-age benefits at or after age 65; in the event of their death, their survivors can qualify for monthly benefits and/or lump-sum death payments. By sex, age, and quarters-of-coverage requirement, the distribution of workers who were permanently insured at the beginning of 1952 is shown in the following tabulation.

Age at beginning of 1952	Quarters of coverage required for permanently insured status	Workers permanently insured on Jan. 1, 1952 (in millions)		
		Total	Male	Female
Total.....	6-40	22.6	17.6	5.1
Under 46.....	40	8.4	6.6	1.9
At least 46 but less than 62 1/2.....	7-39	9.6	7.3	2.3
62 1/2 and over.....	6	4.6	3.7	.9

<sup>1</sup> Includes 3.3 million workers at least 65 years of age, of whom about 2.3 million were receiving benefits at the end of 1951.

<sup>2</sup> The estimates presented in this note are based on data through the calendar year 1949, derived from the 1-percent continuous work-history sample; none of the estimates of the insured population has been adjusted to reflect changes in insurance status arising from (1) provisions that coordinate the old-age and survivors insurance and railroad retirement programs; and (2) military service in World War II.

More than one-third of the workers who were fully insured at the beginning of 1952 were permanently insured. The effect of the more liberal requirements for permanently insured status at the older ages is illustrated in the following comparison, by age, of the number of fully insured workers and permanently insured workers.

Age at beginning of 1952	Workers fully insured as of Jan. 1, 1952 (number in millions)		
	Total	Workers permanently insured	
		Number	Percent of fully insured
Total.....	62.3	22.6	36
Under 46.....	43.2	8.4	19
At least 46 but less than 62 1/2.....	14.7	9.6	66
62 1/2 and over.....	4.6	4.6	100

Table 1 shows a comparison of the permanently insured group with the total fully insured population at the beginning of each year since 1940.

The marked increase during the calendar year 1950 in the numbers of persons fully insured and permanently insured was due primarily to the "new start" in insured-status requirements for old-age and survivors insurance, contained in the 1950 amendments. The revision in the eligibility provisions made it possible for individuals to be fully insured with only 6 quarters of coverage. Furthermore, persons born between 1875 and 1905 could become permanently insured with fewer quarters of coverage than were formerly required.

Until 1971, the number of quarters of coverage required for fully insured status will, in general, increase each year and thus narrow the difference between the number of quarters of coverage required for permanently insured status and for fully insured status. In the long run, therefore, the permanently insured group will constitute an increasing proportion of the entire fully insured population. For those workers whose elapsed period exceeds 20 years, the requirement for permanently insured status

will be easier to fulfill than the requirement of 1 quarter of coverage for every 2 elapsed quarters. Consequently, all persons who are over 41 years of age at any time after 1970 and who are fully insured will also be permanently insured. Many of the younger fully insured workers—that is, those with less than 10 years of employment—will not be permanently insured.

**Table 1.—Workers fully insured at the beginning of each year, 1940-52**  
(Number in millions)

Year	Fully insured workers			
	Total	Permanently insured workers		
		Total	Requiring less than 40 quarters of coverage	Requiring 40 quarters of coverage
1940.....	22.9	0.6	0.6	2.6
1941.....	24.2	1.1	1.1	4.5
1942.....	25.8	1.4	1.4	5.4
1943.....	28.1	1.8	1.8	6.4
1944.....	29.9	2.3	2.3	7.7
1945.....	31.9	2.8	2.8	8.8
1946.....	33.4	3.4	3.4	10.2
1947.....	35.4	3.8	3.8	11.1
1948.....	37.3	4.0	4.0	12.1
1949.....	38.9	4.0	4.0	13.0
1950.....	40.1	4.0	4.0	13.2
1951.....	59.6	20.9	14.0	35.1
1952.....	62.3	22.6	14.2	36.3

## Recent Publications\*

### Social Security Administration

*Compilation of Social Security Laws, Including the Social Security Act, as Amended, and Related Enactments Through December 31, 1951.* (S. Doc. 27, 82d Cong., 1st sess.) Washington: U. S. Govt. Print. Off., 1951. 201 pp. 45 cents.

### General

*Conference on Research in Income and Wealth.* (Studies in Income and Wealth, Vol. 13.) New York: National Bureau of Economic Re-

\* Prepared in the Library, Federal Security Agency. Orders for the publications listed should be directed to publishers or booksellers; Federal publications for which prices are listed should be ordered from the Superintendent of Documents, U. S. Government Printing Office, Washington 25, D. C.

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# Current Operating Statistics

Table 1.—Selected social insurance and related programs, by specified period, 1940–51  
[In thousands; data corrected to Jan. 23, 1952]

Year and month	Retirement, disability, and survivor programs											Unemployment insurance programs					
	Total	Monthly retirement and disability benefits <sup>1</sup>				Survivor benefits				Temporary disability benefits <sup>2</sup>			State laws <sup>10</sup>	Service-men's Readjustment Act <sup>11</sup>	Railroad Unemployment Insurance Act <sup>12</sup>	Readjustment allowances to self-employed veterans <sup>13</sup>	
		Social Security Act	Railroad Retirement Act	Civil Service Commission <sup>3</sup>	Veterans Administration <sup>4</sup>	Social Security Act <sup>5</sup>	Railroad Retirement Act <sup>6</sup>	Civil Service Commission <sup>3</sup>	Veterans Administration <sup>4</sup>	Lump-sum <sup>7</sup>		State laws <sup>10</sup>					Railroad Unemployment Insurance Act <sup>11</sup>
										Social Security Act	Other <sup>8</sup>						
Number of beneficiaries																	
1950																	
November	2,209.9	255.1	160.0	2,361.7	1,136.2	141.0	24.1	1,007.6	16.7	10.4	28.2	33.9	733.7	5.5	30.9	.4	
December	2,325.6	255.6	160.8	2,365.8	1,151.7	141.7	24.9	1,010.1	19.6	9.5	27.2	32.1	832.0	5.8	34.9	.3	
1951																	
January	2,432.8	256.3	161.8	2,364.9	1,172.4	142.5	25.7	1,000.6	33.0	11.1	29.1	39.3	971.7	6.0	50.5	.3	
February	2,513.7	257.2	162.7	2,365.6	1,192.9	142.8	26.5	1,001.4	30.6	10.3	27.9	28.4	883.1	5.0	46.8	.2	
March	2,591.6	258.1	163.2	2,368.2	1,217.6	143.7	27.4	1,001.4	41.8	11.9	30.2	28.3	807.2	3.5	38.7	.2	
April	2,650.6	259.1	163.9	2,370.8	1,239.5	144.8	28.1	1,005.4	34.4	12.2	31.6	27.3	740.2	2.2	27.9	.1	
May	2,704.5	260.5	164.5	2,373.0	1,264.4	145.9	29.1	1,009.6	39.3	12.0	30.5	24.4	773.5	1.5	19.4	.1	
June	2,748.2	261.1	165.4	2,373.6	1,285.4	146.8	29.9	1,012.3	33.0	11.2	32.3	22.3	821.4	1.2	15.8	.1	
July	2,798.5	262.0	166.2	2,374.9	1,300.4	147.5	30.8	1,013.5	30.1	10.3	29.0	23.9	747.8	1.2	19.2	.1	
August	2,858.1	262.9	167.6	2,378.9	1,318.4	148.1	31.6	1,016.1	36.7	11.3	28.0	30.7	801.0	1.0	24.6	( <sup>14</sup> )	
September	2,896.7	263.3	168.4	2,381.2	1,335.8	148.9	32.3	1,016.2	32.8	9.4	26.8	28.6	757.8	.8	20.7	( <sup>14</sup> )	
October	2,934.2	263.9	169.2	2,385.5	1,356.6	150.6	33.2	1,018.6	37.0	11.9	27.6	32.9	712.8	.6	21.2	( <sup>14</sup> )	
November	2,962.2	264.7	170.2	2,388.7	1,370.0	151.0	33.9	1,019.4	30.5	9.1	26.6	31.5	749.3	.6	30.9	( <sup>14</sup> )	
Amount of benefits <sup>14</sup>																	
1940	\$1,188,702	\$21,074	\$114,166	\$62,019	\$317,851	\$7,784	\$1,448	\$105,696	\$11,736	\$12,267			\$518,700		\$15,961		
1941	1,085,488	55,141	119,912	64,933	320,561	25,454	1,559	111,799	13,328	13,943			344,321		14,537		
1942	1,130,721	80,305	122,806	68,115	325,265	41,702	1,603	111,193	15,038	14,342			344,064		6,268		
1943	921,465	97,257	125,795	72,961	331,350	57,763	1,704	116,133	17,830	17,255	\$2,857		79,643		917		
1944	1,118,798	119,009	129,707	77,193	456,279	76,942	1,765	144,302	22,146	19,238	5,035		62,385	\$4,113	\$102	\$105	
1945	2,065,566	157,391	137,140	83,874	697,830	104,231	1,772	254,238	26,135	23,431	4,669		445,896	114,955	2,356	11,675	
1946	5,149,761	230,285	149,188	94,585	1,268,984	130,139	1,817	333,640	27,267	30,610	4,761		1,094,850	1,491,294	39,917	252,424	
1947	4,700,827	299,830	177,053	106,876	1,676,029	153,109	19,283	382,515	29,517	33,115	26,024	\$11,368	776,165	772,368	39,401	198,174	
1948	4,510,041	366,887	208,642	132,852	1,711,182	176,736	36,011	\$918	413,912	32,315	32,140	35,672	30,843	793,265	426,569	28,599	83,598
1949	5,694,080	454,483	240,893	158,973	1,692,215	201,369	39,257	431,477	33,158	31,771	59,066	30,103	1,737,279	386,035	103,596	43,556	
1950	5,357,432	718,473	254,240	175,787	1,732,208	299,672	43,884	491,579	32,740	33,578	70,880	28,099	1,373,426	32,967	59,804	1,666	
1951																	
November	419,756	86,959	21,016	15,507	138,769	35,968	3,604	927	41,056	2,540	2,804	2,751	3,033	62,389	487	1,906	46
December	429,376	90,461	21,060	15,534	139,188	36,395	3,625	953	41,486	2,594	2,496	2,675	2,979	66,969	464	2,145	35
1951																	
January	461,640	93,885	21,113	15,825	139,445	36,908	3,647	997	41,642	4,779	2,846	2,974	3,401	90,475	553	3,037	21
February	441,934	96,486	21,184	15,815	138,160	37,605	3,658	1,009	41,865	4,314	2,648	2,808	2,350	71,369	391	2,555	16
March	449,759	98,933	21,255	15,921	139,140	38,326	3,686	1,006	42,833	5,815	2,998	2,980	2,591	71,584	315	2,360	16
April	440,052	100,694	21,334	16,046	138,046	38,942	3,719	1,081	42,832	4,705	3,151	2,957	2,432	62,294	197	1,608	16
May	451,242	102,267	21,424	16,224	138,356	39,614	3,749	1,133	42,852	5,385	3,053	3,097	2,252	70,799	146	1,181	16
June	448,150	103,545	21,462	16,296	136,336	40,164	3,775	1,151	43,179	4,501	2,984	2,880	1,999	68,780	97	962	16
July	447,533	105,140	21,522	16,411	136,877	40,580	3,796	1,193	43,325	4,121	2,688	2,801	2,023	65,917	105	966	16
August	461,753	107,018	21,588	16,656	136,230	41,101	3,816	1,217	43,608	5,018	3,030	2,891	2,808	75,131	90	1,544	16
September	446,741	108,246	21,615	16,622	135,173	41,669	3,842	1,248	43,075	4,468	2,514	2,455	2,563	62,049	66	1,133	16
October	461,013	109,500	21,660	16,880	137,523	42,325	3,886	1,288	44,940	5,041	3,146	2,862	3,082	67,449	53	1,370	16
November	464,127	110,475	24,441	16,877	136,590	42,739	5,158	1,372	43,930	4,164	2,428	2,654	2,866	68,607	50	1,774	16

<sup>1</sup> Under the Social Security Act, retirement benefits—old-age, wife's, and husband's benefits, and benefits to children of old-age beneficiaries—partly estimated. Under the other 3 systems, benefits for age and disability.

<sup>2</sup> Data for civil-service retirement and disability fund; excludes noncontributory payments made under the Panama Canal Construction Annuity Act to persons who worked on Canal construction 1904–14 or to their widows. Through June 1948, retirement and disability benefits include payments to survivors under joint and survivor elections; beginning July 1948, payments under survivor provisions shown as survivor benefits.

<sup>3</sup> Pensions and compensation, and subsistence payments to disabled veterans undergoing training.

<sup>4</sup> Mother's, widow's, widower's, parent's, and child's benefits. Partly estimated.

<sup>5</sup> Annuities to widows under joint and survivor elections; 12-month death-benefit annuities to widows and next of kin; and, beginning February 1947, widow's, widow's current, parent's, and child's benefits.

<sup>6</sup> Payments to widows, parents, and children of deceased veterans.

<sup>7</sup> Number of decedents on whose account lump-sum payments were made.

<sup>8</sup> Payments under the Railroad Retirement Act and Federal civil-service and veterans' programs.

<sup>9</sup> First payable in Rhode Island, April 1943; in California, December 1946; in New Jersey, January 1949; in New York, July 1950 (data not available); and under

the railroad program, July 1947. Excludes hospital benefits in California; also excludes private plans in California and New Jersey except for calendar-year totals.

<sup>10</sup> Represents average weekly number of beneficiaries.

<sup>11</sup> Represents average number of beneficiaries in a 14-day registration period.

<sup>12</sup> Readjustment allowances to unemployed veterans; from 1 to 2 percent of number and amount shown represents allowances for illness and disability after establishment of unemployment rights. Number represents average weekly number of continued claims.

<sup>13</sup> Claims paid under the Servicemen's Readjustment Act.

<sup>14</sup> Less than 50.

<sup>15</sup> Payments: amounts certified, under the Social Security Act (except monthly data for monthly benefits, which represent benefits in current-payment status), the Railroad Retirement Act, and the Railroad Unemployment Insurance Act; disbursements, for Veterans Administration programs except the readjustment allowance program; checks issued, under the State unemployment insurance and temporary disability laws and under the Servicemen's Readjustment Act; for civil-service programs, disbursements through June 1949 and authorizations beginning July 1949. Adjusted on annual basis except for Civil Service Commission data, which are adjusted monthly.

Source: Based on reports of administrative agencies.

**Table 2.—Contributions and taxes collected under selected social insurance and related programs, by specified period, 1949-51**

[In thousands]

Period	Retirement, disability, and survivors insurance			Unemployment insurance		
	Federal insurance contributions <sup>1</sup>	Federal civil-service contributions <sup>2</sup>	Taxes on carriers and their employees	State unemployment contributions <sup>3</sup>	Federal unemployment taxes <sup>4</sup>	Railroad unemployment insurance contributions <sup>5</sup>
<b>Fiscal year:</b>						
1949-50	\$2,106,388	\$662,262	\$550,172	\$1,094,406	\$226,306	\$18,838
1950-51	3,119,537	684,343	577,509	1,364,590	233,537	24,681
<b>5 months ended:</b>						
November 1949	844,668	448,025	154,186	543,277	35,424	2,799
November 1950	1,171,687	463,279	149,935	640,288	30,980	6,190
November 1951	1,379,651	474,074	359,273	770,769	34,468	6,730
<b>1950</b>						
November	287,928	32,168	9,817	191,143	12,398	100
December	239,131	29,178	132,961	9,980	2,716	5,837
<b>1951</b>						
January	131,331	33,938	1,567	96,405	16,319	23
February	373,787	29,752	6,508	153,307	146,981	145
March	239,310	31,874	139,527	12,151	13,963	5,867
April	150,089	35,264	3,021	145,903	3,502	190
May	534,031	37,610	4,814	297,232	15,764	306
June	280,172	23,428	139,178	9,323	3,311	6,006
July	174,511	29,704	621	158,465	1,681	46
August	515,815	29,694	66,022	273,692	14,641	826
September	257,873	342,357	190,087	8,075	1,004	4,000
October	31,665	38,813	11,201	113,888	3,018	1,884
November	399,786	34,006	91,342	216,650	14,124	179

<sup>1</sup> Represents contributions of employees and employers in employments covered by old-age and survivors insurance; beginning January 1951, on an estimated basis.

<sup>2</sup> Represents employee and Government contributions to the civil-service retirement and disability fund; Government contributions are made in 1 month for the entire fiscal year.

<sup>3</sup> Represents deposits in State clearing accounts of contributions plus penalties and interest collected from employers and, in 2 States, contributions from em-

ployees; excludes contributions collected for deposit in State sickness insurance funds. Data reported by State agencies; corrected to Jan. 3, 1952.

<sup>4</sup> Represents taxes paid by employers under the Federal Unemployment Tax Act.

<sup>5</sup> Beginning 1947, also covers temporary disability insurance.

<sup>6</sup> Represents contributions of \$32.4 million from employees, and contributions for fiscal year 1951-52 of \$310.0 million from the Federal Government.

Source: *Daily Statement of the U.S. Treasury*, unless otherwise noted.

## RECENT PUBLICATIONS

(Continued from page 22)

search, Inc., 1951. 587 pp. \$6.

Includes papers on Coordination of Old-Age and Survivors Insurance Wage Data with Those from Other Sources, by Benjamin J. Mandel; Appraisal of Basic Data Available for Constructing Income Size Distributions, by Selma F. Goldsmith; and Research on the Size Distribution of Income, by Dorothy S. Brady.

HARRIS, SEYMOUR E. *The Economics of Mobilization and Inflation*. New York: W. W. Norton & Co., Inc., 1951. 308 pp. \$4.50.

Includes a discussion of welfare expenditures during a time of mobilization and inflation.

HAVIGHURST, ROBERT J., and MORGAN, H. GERTHON. *The Social History of a War-Boom Community*. New York: Longmans, Green & Co., 1951. 356 pp. \$4.

What happened to the people and institutions in a small town in Illinois during industrial expansion in World War II.

INSTITUTE OF LIFE INSURANCE. *Life Insurance Fact Book, 1951*. New York: The Institute, 1951. 108 pp.

INTERNATIONAL LABOR OFFICE. *Minimum Standards of Social Security*. (International Labor Conference, Thirty-Fifth Session, 1952, Report V (a) (1).) Geneva: The Office, 1951. 96 pp. 50 cents.

Includes the proposed text of the Convention on Minimum Standards of Social Security, based on the conclusions adopted at the Conference's Thirty-Fourth Session.

LAUSCHE, FRANK J. "Progress and Problems of the States." *State Government*, Chicago, Vol. 24, Nov. 1951, pp. 266-268 f. 50 cents.

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ODUM, HOWARD W. *American Sociology in the United States through 1950*. New York: Longmans, Green & Co., 1951. 501 pp. \$5.

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*Inflation Still a Danger: Report... Together with Materials on National Defense and the Economic Outlook*. (S. Rept. 644, 82d Cong., 1st sess.) Washington: U. S. Govt. Print. Off., 1951. 49 pp.

## Retirement and Old Age

*Conference on Problems of Aging. Transactions of the Twelfth Conference, February 6-7, 1950, New York, N. Y.* Edited by Nathan W. Schock and sponsored by the Josiah Macy, Jr. Foundation. New York: Josiah Macy, Jr. Foundation, 1951. 215 pp. \$3.50.

FARMER, LAURENCE. "The Old People." *Harper's Magazine*, New York, Vol. 203, Dec. 1951, pp. 79-82. 50 cents. The medical consultant for the New York City Department of Health considers the problems facing the indigent old.

KAIGHN, RAYMOND P. *How to Retire and Like It*. (Rev. ed.) New York: Association Press, 1951. 149 pp. \$2.50.

KLEEMEIER, ROBERT W. "The Effect of a Work Program on Adjustment Attitudes in an Aged Population."

(Continued on page 28)



Table 3.—Status of the old-age and survivors insurance trust fund, by specified period, 1937-51

(In thousands)

Period	Receipts		Expenditures		Assets			
	Appropriations, transfers, and deposits <sup>1</sup>	Interest received	Benefit payments	Administrative expenses	Net total of U. S. Government securities acquired <sup>2</sup>	Cash with disbursing officer at end of period	Credit of fund account at end of period	Total assets at end of period
Cumulative, January 1937-November 1951	\$19,652,027	\$1,830,359	\$5,680,365	\$495,525	\$14,887,858	\$209,231	\$209,407	\$15,306,497
Fiscal year:								
1949-50	2,109,992	256,778	727,266	56,841	1,414,152	79,928	167,861	12,892,012
1950-51	3,124,098	287,392	1,498,088	70,447	1,677,976	200,456	212,311	14,735,567
Months ended:								
November 1949	848,272	11,240	287,585	23,287	228,000	74,536	325,384	11,858,590
November 1950	1,175,351	10,871	444,390	26,886	604,918	184,203	173,644	13,607,888
November 1951	1,388,118	25,688	806,720	36,156	565,059	209,231	209,407	15,306,497
1950								
November	291,622		127,517	5,361	35,000	184,203	173,644	13,607,588
December	239,131	16,714	136,917	5,249	80,908	188,401	202,217	13,721,266
1951								
January	131,331	115,074	141,717	7,086	197,700	204,080	86,438	13,818,867
February	373,787		151,709	5,265	82,000	195,393	229,947	14,083,689
March	239,310	10,871	154,830	5,674	166,918	205,039	143,061	14,125,366
April	150,089	7,916	154,685	7,137	66,906	206,309	71,009	14,121,549
May	534,075		156,806	6,642	211,500	205,918	230,527	14,492,176
June	280,995	125,946	157,043	6,507	267,067	200,456	212,311	14,735,567
July	174,524		159,131	8,761	130,000	197,374	92,026	14,742,199
August	516,259		180,301	6,305	220,000	178,578	220,476	15,071,852
September	263,182	10,871	142,442	7,121	119,918	214,122	189,508	15,196,341
October	33,105	14,818	146,188	6,675	49,941	226,250	22,493	15,091,401
November	401,048		178,659	7,294	45,200	209,231	209,407	15,306,497

<sup>1</sup> For July 1949 to December 1950, equals taxes collected under the Federal Insurance Contributions Act. Beginning January 1951, amounts appropriated in accordance with sec. 201 (a) of the Social Security Act as amended in 1950; from May 1951, includes deposits by States under voluntary coverage agreements. Beginning in the fiscal year 1947, includes amounts appropriated to meet costs of benefits payable to survivors of certain World War II veterans under the Social Security Act Amendments of 1946.

<sup>2</sup> Includes accrued interest and repayments on account of accrued interest on bonds at time of purchase.

<sup>3</sup> Appropriations suspended from Oct. 10 to Nov. 6 to adjust for estimates on which earlier 1951 appropriations were based.

Source: Daily Statement of the U. S. Treasury.

Table 4.—Status of the unemployment trust fund, by specified period, 1936-51

(In thousands)

Period	Total assets at end of period	Net total of U. S. Government securities acquired <sup>1</sup>	Unexpended balance at end of period	State accounts				Railroad unemployment insurance account <sup>4</sup>			
				Deposits	Interest credited	Withdrawals <sup>2</sup>	Balance at end of period	Deposits	Interest credited	Benefit payments	Balance at end of period <sup>3</sup>
Cumulative, January 1936-November 1951	\$8,509,369	\$8,492,181	\$17,188	\$15,774,727	\$1,341,188	\$9,363,495	\$7,752,420	\$905,623	\$136,339	\$465,126	\$756,949
Fiscal year:											
1949-50	7,437,896	-724,068	23,633	1,098,795	149,046	1,879,000	6,651,571	9,728	18,020	143,904	786,325
1950-51	8,079,232	649,933	15,035	1,362,629	147,662	548,270	7,313,592	14,884	16,465	32,034	765,640
Months ended:											
November 1949	7,909,401	-275,007	46,077	540,681	5,034	754,780	7,073,665	369	620	66,531	825,736
November 1950	7,704,302	271,993	18,046	626,266	3,893	345,014	6,936,716	3,794	458	22,992	767,586
November 1951	8,509,369	427,984	17,188	766,399	8,098	335,669	7,752,420	4,039	843	17,944	756,949
1950											
November	7,704,302	198,000	18,046	256,760		55,120	6,936,716	101		4,553	767,586
December	7,663,410	-47,027	24,181	21,884	5,823	68,145	6,896,278	3,472	675	4,602	767,131
1951											
January	7,666,316		27,087	34,463	63,563	96,425	6,897,879	13	7,147	5,854	768,437
February	7,800,319	139,000	22,090	207,792		69,440	7,036,231	93		4,442	764,088
March	7,758,020	-40,008	19,799	21,652	3,662	66,770	6,994,775	3,508	412	4,763	763,245
April	7,733,576	-40,005	35,359	39,247	2,445	62,970	6,973,496	112	269	3,536	760,079
May	8,052,016	325,000	28,799	393,384		72,125	7,294,755	270		3,069	757,261
June	8,079,232	40,981	15,035	17,941	68,275	67,380	7,313,592	3,622	7,504	2,746	765,640
July	8,068,215	-35,000	39,018	83,293	17	66,518	7,300,387	29	2	2,215	767,827
August	8,367,086	306,000	31,889	375,214		72,760	7,602,841	316		3,898	764,245
September	8,322,164	-25,008	11,075	15,094	3,627	62,870	7,558,691	2,457	385	3,614	763,473
October	8,297,864	-45,008	32,683	42,234	4,454	68,552	7,536,827	1,130	457	4,022	761,037
November	8,509,369	227,000	17,188	280,564		64,972	7,752,420	107		4,195	756,949

<sup>1</sup> Includes accrued interest and repayments on account of interest on bonds at time of purchase; minus figures represent primarily net total of securities redeemed.

<sup>2</sup> Includes transfers from State accounts to railroad unemployment insurance account amounting to \$107,161,000.

<sup>3</sup> Includes withdrawals of \$79,169,000 for disability insurance benefits.

<sup>4</sup> Beginning July 1947, includes temporary disability program.

<sup>5</sup> Includes transfers to the account from railroad unemployment insurance administration fund amounting to \$85,290,000 and transfers of \$12,338,000 out of the account to adjust funds available for administrative expenses on account of retroactive credits taken by contributors under the Railroad Unemployment Insurance Act Amendments of 1948.

Source: Daily Statement of the U. S. Treasury.

**Table 5.—Old-age and survivors insurance: Monthly benefits in current-payment status<sup>1</sup> at the end of the month, by type of benefit and by month, November 1950–November 1951, and monthly benefits awarded by type of benefit, November 1951**

[Amounts in thousands; data corrected to Dec. 27, 1951]

Item	Total		Old-age		Wife's or husband's		Child's		Widow's or widower's		Mother's		Parent's	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
<b>Monthly benefits in current-payment status at end of month:</b>														
<b>1950</b>														
November.....	3,346,167	\$122,926.5	1,681,370	\$74,621.1	486,238	\$11,581.5	688,131	\$19,144.6	309,848	\$11,336.4	166,111	\$5,711.6	14,469	\$331.4
December.....	3,477,243	126,856.5	1,770,984	77,678.3	508,350	11,994.9	699,703	19,366.3	314,189	11,481.3	169,438	5,800.8	14,579	334.9
<b>1951</b>														
January.....	3,605,235	130,882.8	1,850,207	80,584.4	532,187	12,477.3	715,188	19,700.6	319,513	11,665.2	173,354	5,912.6	14,786	542.6
February.....	3,706,586	134,090.8	1,912,170	82,843.8	548,047	12,790.4	729,616	20,033.9	325,555	11,872.2	176,156	5,998.8	15,042	551.8
March.....	3,809,165	137,258.9	1,971,703	84,971.8	563,346	13,087.0	746,247	20,418.5	332,539	12,114.0	179,877	6,100.9	15,453	560.7
April.....	3,890,018	139,636.9	2,016,135	86,496.1	575,098	13,304.9	760,697	20,732.2	338,539	12,315.9	183,719	6,207.7	15,830	569.1
May.....	3,968,900	141,881.2	2,055,581	87,842.9	586,829	13,510.5	776,336	21,059.9	345,112	12,519.9	188,681	6,348.3	16,361	578.7
June.....	4,033,583	143,708.8	2,090,668	89,000.0	596,098	13,674.0	787,311	21,282.4	350,343	12,683.3	192,357	6,452.8	16,806	588.3
July.....	4,098,870	145,720.2	2,129,909	90,390.7	606,188	13,872.8	794,875	21,425.9	355,678	12,858.5	194,925	6,537.6	17,295	598.6
August.....	4,176,535	148,118.8	2,176,036	92,025.0	618,128	14,108.4	804,807	21,632.4	361,970	13,071.2	197,712	6,625.3	17,882	608.8
September.....	4,232,453	149,914.8	2,204,016	93,072.6	625,736	14,259.9	816,746	21,948.3	367,728	13,270.4	199,835	6,688.2	18,392	618.8
October.....	4,290,791	151,825.5	2,231,141	94,132.8	634,319	14,442.7	830,587	22,329.6	374,460	13,505.0	201,437	6,723.7	18,847	628.6
November.....	4,332,176	153,214.3	2,252,293	94,977.1	640,241	14,573.3	838,801	22,545.4	379,291	13,674.2	202,415	6,741.9	19,135	702.3
<b>Monthly benefits awarded in November 1951..</b>														
	69,056	2,267.4	31,936	1,286.7	11,358	245.7	14,245	340.9	6,329	221.8	4,808	158.4	380	13.9

<sup>1</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit.

## PRESIDENT'S MESSAGE

(Continued from page 2)

can ease the pressure of living costs for people who depend on these fixed payments." President Truman also urged Congress to go ahead immediately on measures providing aid to medical education and expanded "basic public health services in our home communities—especially in defense areas." In referring to the newly created President's Commission on the Health Needs of the Nation, he pointed out that "one of the things this Commission is looking into is how to bring the cost of modern medical care within the reach of all our people."

### President's Commission on Health Needs

Declaring that "we must dedicate ourselves to the continuing search for what is best for the Nation in solving our health problems," President Truman on December 29 created by Executive order the President's Commission on the Health Needs of the Nation. The Commission is to determine the Nation's total health re-

quirements, both immediate and long term, and to recommend courses of action to meet those needs.

In announcing the establishment of the Commission, the President stressed that the provision of adequate health care for all the population must be a "matter of national, as well as local, concern. It is particularly important that in this day of world crisis we should seek to limit the drain upon our strength through illness and death."

Dr. Paul B. Magnuson was named chairman of the Commission, which is made up of members of the medical, dental, and nursing professions and of representatives of educational institutions and farm, labor, and consumer organizations.

The Executive order directs the Commission to make reports, interim and final, within the year on (1) the adequacy of the current and prospective supply of physicians, dentists, nurses, hospital administrators, and allied professional workers; and the ability of educational institutions and other training facilities to provide the needed personnel for the future; (2)

the ability of local public health units to meet demands imposed by civil defense requirements and by the need of the general public during this mobilization period; (3) the health problems created by the shift of workers to defense production areas, requiring relocation of professional personnel and establishment of facilities; (4) the degree to which existing and planned medical facilities meet present and prospective needs; (5) current research activities and the programs needed to keep pace with new developments; (6) the effect on civilian health of the actions taken to meet the long-range medical requirements of military, civil defense, veterans', and other public service programs; (7) the adequacy of private and public programs designed to provide methods of financing medical care; and (8) the extent of health services provided by the Federal, State, and local governments, and the desirable level of expenditures for such purposes, taking into consideration other financial obligations of government and the expenditures for health purposes from private sources.



Table 6.—Employment security: Selected data on nonfarm placements and unemployment insurance claims and benefits, by State, November 1951

[Corrected to Dec. 26, 1951]

Region and State	Nonfarm placements	Initial claims <sup>1</sup>		Weeks of unemployment covered by continued claims		Compensated unemployment					Average weekly insured unemployment under all programs <sup>4</sup>
		Total	Women	Total	Women	All types of unemployment <sup>2</sup>			Total unemployment		
						Weeks compensated	Benefits paid <sup>3</sup>	Average weekly number of beneficiaries	Weeks compensated	Average weekly payment	
Total, 48 States.....	498,395	938,589	375,852	3,907,217	2,049,449	3,296,986	\$68,606,643	749,315	2,960,714	\$21.83	972,971
Region I:											
Connecticut.....	8,242	11,248	6,491	59,075	39,685	49,209	946,405	11,184	44,986	20.13	13,001
Maine.....	2,182	7,342	4,048	35,634	22,343	31,988	520,596	7,270	25,098	17.87	8,562
Massachusetts.....	17,455	43,175	20,302	230,704	122,879	189,777	4,173,644	43,131	165,425	23.71	52,079
New Hampshire.....	1,445	6,682	3,733	37,327	25,360	34,069	592,961	7,748	25,519	19.76	8,875
Rhode Island.....	2,541	14,362	8,117	80,785	46,416	76,683	1,679,201	17,428	73,527	22.30	17,753
Vermont.....	780	1,211	400	7,879	4,906	7,485	150,456	1,701	6,847	20.94	1,872
Region II:											
New Jersey.....	10,636	36,164	16,881	181,446	106,222	166,836	3,717,420	37,917	148,307	23.52	41,611
New York.....	65,336	210,843	107,100	835,938	424,400	735,491	16,155,699	167,157	676,752	22.88	190,031
Puerto Rico.....	709										
Virgin Islands.....	53										
Region III:											
Delaware.....	1,078	1,256	511	4,529	2,287	3,898	70,814	886	3,524	19.06	1,054
Pennsylvania.....	17,170	79,154	32,275	341,487	173,069	270,577	5,662,815	61,495	248,637	21.61	78,668
Region IV:											
District of Columbia.....	3,793	1,572	474	5,932	2,933	4,733	84,990	1,076	4,639	17.93	1,431
Maryland.....	7,140	9,190	4,359	34,898	18,579	31,423	631,111	7,142	27,924	21.23	7,688
North Carolina.....	12,387	27,750	14,887	102,135	64,888	104,132	1,776,834	23,666	94,918	17.81	28,223
Virginia.....	7,289	7,165	3,301	33,167	20,106	28,016	480,312	6,367	25,932	17.74	7,512
West Virginia.....	2,233	7,422	1,447	37,640	11,194	31,696	562,989	7,204	28,124	18.76	9,006
Region V:											
Alabama.....	9,869	17,936	2,010	67,822	19,278	38,626	619,517	8,779	36,091	16.47	15,331
Florida.....	16,573	7,906	2,953	46,744	23,605	33,667	554,337	7,632	31,862	16.73	10,566
Georgia.....	10,191	9,992	5,267	61,800	40,264	45,450	757,488	10,330	42,441	17.07	12,914
Mississippi.....	6,805	7,430	2,116	29,650	12,403	20,087	303,320	4,565	18,149	15.73	6,922
South Carolina.....	8,358	8,183	3,382	41,583	23,546	33,681	599,132	7,655	31,357	18.40	9,330
Tennessee.....	10,482	15,007	5,694	109,032	57,171	80,218	1,300,136	18,231	74,946	16.50	26,011
Region VI:											
Kentucky.....	2,550	10,305	3,521	65,137	32,767	50,582	864,253	11,496	46,416	17.76	14,898
Michigan.....	10,735	49,891	12,707	217,604	77,715	185,040	4,920,370	42,055	178,427	27.09	57,510
Ohio.....	28,437	33,825	12,056	159,550	89,262	126,081	2,680,570	28,655	113,898	22.29	38,086
Region VII:											
Illinois.....	19,558	46,914	18,191	243,990	130,544	195,106	3,950,976	44,342	151,279	22.72	55,802
Indiana.....	8,726	33,437	7,134	78,162	34,869	54,551	1,186,808	12,398	48,716	22.86	19,129
Wisconsin.....	8,700	17,239	4,086	48,098	23,859	37,901	875,385	8,614	34,711	23.71	11,760
Region VIII:											
Minnesota.....	10,662	8,535	2,783	29,107	16,850	24,748	426,199	5,625	22,503	17.80	8,112
Montana.....	2,728	2,098	471	4,260	2,139	3,236	58,615	735	3,236	18.11	1,402
North Dakota.....	1,953	1,086	76	1,372	340	1,411	30,624	321	1,265	22.35	580
South Dakota.....	1,741	602	144	1,308	556	1,006	17,884	229	868	18.48	333
Region IX:											
Iowa.....	7,506	3,088	1,004	11,515	6,433	8,767	161,386	1,993	7,603	19.66	2,627
Kansas.....	9,017	2,911	819	13,482	6,375	11,757	249,511	2,672	10,778	22.05	3,162
Missouri.....	12,505	20,296	8,396	105,626	64,841	78,586	1,263,474	17,929	59,067	18.41	24,908
Nebraska.....	5,520	1,508	647	3,356	2,014	2,642	47,573	578	2,388	19.31	808
Region X:											
Arkansas.....	9,122	8,212	2,183	26,480	10,302	19,960	333,413	4,536	18,209	17.25	7,705
Louisiana.....	8,196	10,660	1,897	50,722	15,691	39,232	812,226	5,916	36,003	21.50	11,463
Oklahoma.....	11,028	6,489	1,738	26,638	11,391	17,289	316,409	3,929	16,277	18.69	6,473
Texas.....	46,537	7,172	2,330	35,593	18,072	24,271	385,852	5,516	22,809	16.33	8,787
Region XI:											
Colorado.....	6,038	1,383	389	3,710	1,778	1,940	37,613	441	1,815	19.91	950
New Mexico.....	4,944	1,447	202	4,586	1,051	2,561	57,275	650	2,729	20.41	976
Utah.....	4,073	2,081	741	6,539	3,860	5,321	120,886	1,209	4,776	23.49	1,719
Wyoming.....	1,144	508	139	1,015	517	999	22,311	227	888	23.06	319
Region XII:											
Arizona.....	4,605	2,453	700	8,274	3,685	3,723	73,408	846	3,564	19.94	1,960
California.....	35,014	91,338	37,685	323,249	177,146	271,027	5,939,674	61,597	244,161	22.86	76,168
Hawaii.....	1,153	1,677	773	11,672	7,277	10,474	178,493	2,380	7,728	19.56	( <sup>b</sup> )
Nevada.....	1,902	1,065	369	3,155	1,342	3,180	73,875	723	2,911	24.02	922
Region XIII:											
Alaska.....	712	909	183	2,527	690	2,856	81,528	649	2,740	28.85	( <sup>b</sup> )
Idaho.....	2,852	2,837	448	6,688	1,937	3,877	84,629	881	3,700	22.06	1,966
Oregon.....	5,305	15,436	3,860	48,429	19,766	37,928	807,660	8,620	35,166	22.01	12,287
Washington.....	5,715	22,202	4,423	70,166	24,816	52,672	1,198,591	11,971	50,068	23.02	18,135

<sup>1</sup> Excludes transitional claims.

<sup>2</sup> Total, part-total, and partial.

<sup>3</sup> Not adjusted for voided benefit checks and transfers under interstate combined-wage plan.

<sup>4</sup> Unemployment represented by weeks of unemployment claimed under the State and railroad unemployment insurance programs and the veterans' unemployment allowance program. Includes partial and part-total unemployment. State distribution excludes railroad unemployment insurance claims.

<sup>5</sup> Data not available.

Source: Department of Labor, Bureau of Employment Security, and affiliated State agencies.

**Table 7.—Public assistance in the United States, by month, November 1950–November 1951<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

Year and month	Total	Old-age assistance	Aid to dependent children		Aid to the blind	Aid to the permanently and totally disabled <sup>1</sup>	General assistance	Total	Old-age assistance	Aid to dependent children (families)	Aid to the blind	Aid to the permanently and totally disabled <sup>1</sup>	General assistance	
			Families	Recipients										
				Total <sup>2</sup>										Children

Number of recipients								Percentage change from previous month						
1950														
November		2,793,712	649,931	2,226,685	1,653,151	97,491	61,050	403,000		-0.2	-0.8	+0.3	+4.8	-1.3
December		2,786,216	651,309	2,233,194	1,660,933	97,453	68,800	413,000		-0.3	+0.2	(*)	+12.7	+2.6
1951														
January		2,784,199	652,971	2,240,743	1,666,911	96,062	70,770	425,000		-0.1	+0.3	-1.4	+2.9	+3.0
February		2,777,722	651,928	2,238,185	1,665,048	96,065	74,567	421,000		-0.2	-0.2	(*)	+5.4	-1.0
March		2,771,640	651,356	2,236,472	1,663,919	95,905	80,002	412,000		-0.2	-0.1	-0.2	+7.3	-2.1
April		2,760,691	645,822	2,218,670	1,652,472	96,974	87,845	384,000		-0.4	-0.8	+1.1	+0.8	-6.8
May		2,754,884	640,606	2,198,894	1,638,116	96,990	97,079	355,000		-0.2	-0.8	(*)	+10.5	-7.6
June		2,745,285	632,649	2,171,426	1,617,893	97,024	104,230	335,000		-0.3	-1.2	(*)	+7.4	-6.2
July		2,737,675	618,394	2,123,693	1,582,218	97,256	108,907	324,000		-0.3	-2.3	+0.2	+4.5	-3.2
August		2,732,021	612,128	2,104,348	1,568,029	97,349	111,329	319,000		-0.2	-1.0	+0.1	+2.2	-1.4
September		2,722,933	606,078	2,085,243	1,554,062	97,158	113,049	311,000		-0.3	-1.0	-0.2	+1.5	-2.6
October		2,711,620	597,249	2,055,446	1,532,255	97,185	114,923	311,000		-0.4	-1.5	(*)	+1.7	(*)
November		2,705,125	591,992	2,041,955	1,520,430	97,221	118,284	316,000		-0.2	-0.9	(*)	+2.9	+1.6
Amount of assistance								Percentage change from previous month						
1950														
November	\$192,572,324	\$120,824,086		\$46,220,553		\$1,472,924	\$2,533,761	\$18,521,000	+0.2	-0.2	+0.9	+0.2	+0.6	+0.3
December	193,264,021	119,954,750		46,520,002		4,480,867	3,033,402	19,266,000	+0.4	-0.7	+0.7	+0.2	+19.7	+0.6
1951														
January	194,962,874	120,099,988		47,327,250		4,438,705	3,170,931	19,926,000	+0.8	+0.1	+1.7	-0.9	+4.5	+2.4
February	194,437,286	119,131,206		47,857,550		4,454,255	3,383,275	19,611,000	-0.3	-0.8	+1.1	+0.4	+6.7	-1.6
March	194,832,503	118,948,024		48,088,334		4,448,593	3,596,552	19,451,000	(*)	-0.2	+0.5	-0.1	+6.3	-1.0
April	191,950,100	118,270,450		47,521,557		4,495,465	3,946,628	17,716,000	-1.3	-0.6	-1.2	+1.1	+9.7	-8.1
May	191,037,004	118,929,307		47,021,843		4,523,461	4,399,393	16,163,000	-0.5	+0.6	-1.0	+0.6	+11.5	-8.0
June	189,319,242	118,665,540		46,384,194		4,537,434	4,677,074	15,055,000	-0.9	-0.2	-1.4	+1.7	+6.3	-7.1
July	188,142,875	119,304,317		45,002,602		4,536,082	4,847,904	14,432,000	-0.6	+0.5	-3.0	(*)	+3.7	-7.0
August	188,194,866	119,308,258		44,745,286		4,558,093	4,950,229	14,633,000	(*)	(*)	-0.6	+0.5	+2.1	+1.1
September	188,364,274	119,841,541		44,819,189		4,567,563	5,150,981	13,985,000	+0.1	+0.4	+0.2	+0.2	+4.1	-4.4
October	189,755,153	120,746,862		44,675,023		4,640,500	5,274,768	14,418,000	+0.7	+0.8	-0.3	+1.6	+2.4	+3.1
November	189,739,721	120,440,700		44,575,407		4,663,332	5,431,282	14,629,000	(*)	-0.3	-0.2	+0.5	+3.0	+1.5

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. Excludes programs administered without Federal participation in States administering such programs concurrently with programs under the Social Security Act. All data subject to revision.

<sup>2</sup> Includes as recipients the children and 1 parent or other adult relative in

families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.

<sup>3</sup> Program initiated in October 1950 under Public Law 734.

<sup>4</sup> Decrease of less than 0.05 percent.

<sup>5</sup> Increase of less than 0.05 percent.

(Continued from page 24)

*Journal of Gerontology*, Baltimore, Vol. 6, Oct. 1951, pp. 372-379. \$2. Analyzes data gathered in a survey of persons living in a home for the aged; concludes that participants in a work program make the best adjustment.

LADIMER, IRVING. "Income Security for the Federal Worker." *Personnel Administration*, Washington, Vol. 14, Nov. 1951, pp. 13-20. \$1.

### Employment

FOX, HARLAND. "Utilization of Older Manpower." *Harvard Business Review*, Boston, Vol. 29, Nov. 1951, pp. 40-54. \$1.50.

JAFFE, A. J., and STEWART, CHARLES D. *Manpower Resources and Utilization: Principles of Working Force Analysis*. New York: John Wiley & Sons, Inc., 1951. 532 pp. \$6.50. A study of the working force in the

United States—its characteristics, composition, and activities.

MARSH, MICHAEL. "Fringe Benefits and Wage Stabilization." *Editorial Research Reports*, Washington, Vol. 2, Nov. 19, 1951, pp. 789-805. \$1. Includes a discussion of pension and welfare plans in industry and of pay increases based on increased productivity.

PETERSON, FLORENCE. *Survey of Labor Economics*. (Rev. ed.) New York: Harper & Brothers, 1951. 871 pp. \$5.

Includes a discussion of the present and future of social security.

U. S. DEPARTMENT OF LABOR. WOMEN'S BUREAU. *Older Women Workers*. Washington: The Bureau, Aug. 1951. 5 pp. Processed.

### Public Welfare and Relief

HAMILTON, GORDON. *Theory and Practice of Social Casework*. (2d

ed. rev.) New York: Published for the New York School of Social Work by Columbia University Press, 1951. 328 pp. \$4.

HOLLIS, ERNEST V., and TAYLOR, ALICE L. *Social Work Education in the United States*. New York: Columbia University Press, 1951. 422 pp. \$5.50.

The report of a study made for the National Council on Social Work Education. After evaluating social work in a summary of its evolution, scope, status, and probable future role, the authors chart a course for social work education—from undergraduate study through graduate work to development on the job—that includes consideration of the educational responsibilities of social work organizations and the accreditation of social work education. In addition to identifying the basic problems in the area, the report suggests possible lines of action that the profession might follow in



**Table 8.—Amount of vendor payments for medical care for recipients of public assistance, by program and State, September 1951<sup>1</sup>**

State <sup>2</sup>	Old-age assistance	Aid to dependent children	Aid to the blind	Aid to the permanently and totally disabled	General assistance <sup>3</sup>
Calif.				( <sup>4</sup> )	\$42,955
Conn.	\$192,746	\$68,271	\$2,434	( <sup>4</sup> )	( <sup>4</sup> )
Del.	46	397		( <sup>4</sup> )	( <sup>4</sup> )
D. C.				\$18	
Ill.	282,380	16,815	8,770	9,696	362,550
Ind.	271,618	45,864	9,606	( <sup>4</sup> )	116,511
Iowa				( <sup>4</sup> )	114,483
Kans.	117,866	27,299	1,692	14,790	40,437
La.		1,916	105	1,107	525
Maine				( <sup>4</sup> )	34,234
Mich.					54,393
Minn.	619,142	32,939		( <sup>4</sup> )	( <sup>4</sup> )
Mont.					115,774
Nebr.	185,375	7,900	776	( <sup>4</sup> )	( <sup>4</sup> )
Nev.				( <sup>4</sup> )	6,417
N. H.*	80,376	34,885	2,447	( <sup>4</sup> )	( <sup>4</sup> )
N. J.		11,814			53,134
N. Y.	1,032,779	293,913	44,815	265,320	( <sup>4</sup> )
N. C.	9,133	3,779		864	92,694
N. Dak.	23,510	388	17	659	16,189
Ohio	115,189	7,467	4,462		521,080
Oreg.					89,900
R. I.					26,940
S. C.					7,495
S. Dak.					53,279
V. I.	84	10	4	1	55
Wis.	243,312	71,035	8,150	4,323	3,092
					81,461

<sup>1</sup> For September data excluding vendor payments for medical care, see the *Bulletin*, December 1951.

<sup>2</sup> Excludes States that either made no vendor payments for medical care for September or did not report such payments.

<sup>3</sup> In all States except California, Illinois, Louisiana, Nevada, New Jersey, and the Virgin Islands includes payments made on behalf of recipients of the special types of public assistance.

<sup>4</sup> No program for aid to the permanently and totally disabled.

\* Data not available.

<sup>5</sup> Includes premiums paid into pooled fund as well as payments for services provided in earlier months.

**Table 9.—Average payments including vendor payments for medical care and average amount of vendor payments per assistance case, by program and State, September 1951<sup>1</sup>**

State <sup>2</sup>	Old-age assistance		Aid to dependent children (per family)		Aid to the blind		Aid to the permanently and totally disabled	
	All assistance	Vendor payments for medical care	All assistance	Vendor payments for medical care	All assistance	Vendor payments for medical care	All assistance	Vendor payments for medical care
Conn.	\$70.59	\$0.78	\$120.13	\$12.82	\$74.28	\$7.90	( <sup>3</sup> )	( <sup>3</sup> )
Del.			81.45	.66				
D. C.	47.76	.02					\$53.95	\$0.02
Ill.	47.96	2.42	110.73	.74	52.17	2.11	51.19	5.11
Ind.	40.70	5.70	70.16	4.87	43.61	5.30	( <sup>3</sup> )	( <sup>3</sup> )
Kans.	52.06	3.08	87.26	5.91	53.64	2.65	53.00	5.77
La.			59.83	.09	44.47	.06	39.28	.08
Minn.	55.82	11.07	100.58	4.23			( <sup>3</sup> )	( <sup>3</sup> )
Nebr.	52.72	6.83	90.93	2.59	62.85	1.02	( <sup>3</sup> )	( <sup>3</sup> )
N. H.*	52.22	8.00	113.64	11.68	56.32	6.98	( <sup>3</sup> )	( <sup>3</sup> )
N. J.			95.82	2.27				
N. Y.	60.79	8.84	113.32	5.51	70.05	10.53	66.45	9.80
N. C.	22.88	.15	46.19	.23			27.02	.25
N. Dak.	32.69	2.61	87.37	.23	56.81	.15	54.76	1.16
Ohio	50.02	.97	70.02	.53	45.05	1.17		
Oreg.	11.05	.13	15.40	.05	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
V. I.								
Wis.	51.85	4.68	116.93	8.47	58.98	5.95	68.93	5.32

<sup>1</sup> For September data excluding vendor payments for medical care, see the *Bulletin*, December 1951. All averages based on cases receiving money payments, vendor payments for medical care, or both. Averages for general assistance not computed here because of difference among States in policy or practice regarding use of general assistance funds to pay medical bills for recipients of the special types of public assistance.

<sup>2</sup> Excludes States that made no vendor payments for medical care for September or did not report such payments. Also excludes States for which count of cases is believed to be incomplete.

<sup>3</sup> No program for aid to the permanently and totally disabled.

<sup>4</sup> Average payment computed on base excluding payments for services provided before the pooled fund was established.

<sup>5</sup> Average payment not computed on base of less than 50 recipients.

seeking solutions to these problems.

#### NATIONAL SOCIAL WELFARE ASSEMBLY.

*Service Directory of National Organizations Affiliated and Associated with the National Social Welfare Assembly, 1951.* New York: The Assembly, July 1951. 98 pp. \$1.25.

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#### Maternal and Child Welfare

BAEHR, GEORGE, and DEARDORFF, NEVA R. "Maternity Service Under the Health Insurance Plan of Greater New York." *American Journal of Public Health and the Nation's Health*, New York, Vol. 41, Part 2, Nov. 1951, pp. 44-55. 75 cents.

LUNDQUIST, BIRGER. "Maternity Care in Sweden from the Medical and Social Point of View." *American Journal of Public Health and the Nation's Health*, New York, Vol. 41,

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PENNELL, MARYLAND Y.; CAMERON, DALE C.; and KRAMER, MORTON. "Mental Health Clinic Services for Children in the United States, 1950." *Public Health Reports*, Washington, Vol. 66, Nov. 30, 1951, pp. 1559-1572. 15 cents.

TAYLOR, DOROTHY W. "Evolution of British Maternity Services." *American Journal of Public Health and the Nation's Health*, New York, Vol. 41, Part 2, Nov. 1951, pp. 35-43. 75 cents.

#### Health and Medical Care

*Administrative Medicine.* Edited by Haven Emerson. New York: Thomas Nelson and Sons, 1951. 1,007 pp. \$10.

Fifty-five papers, including Rehabilitation: The Third Phase of Medicine, by Howard A. Rusk; Direct Medical Services Provided by the Federal Government, by Joseph W. Mountin; Sickness Surveys, by Selwyn D. Col-

lins; The Physician and Health Services for Children in Schools, by Leona Baumgartner; and Mental Hygiene in the Public Health Program, by Paul V. Lemkau.

HUNTINGTON, EMILY H. *Cost of Medical Care: The Expenditures for Medical Care of 455 Families in the San Francisco Bay Area, 1947-1948.* Issued under the auspices of the Heller Committee for Research in Social Economics, University of California. Berkeley: University of California Press, 1951. 146 pp. \$2.50.

A study of the burden of medical bills on a group of moderate-income families. Considers the characteristics and income of the families, medical expenditures, illnesses, prepaid medical care, dental care, and total expenditures for health.

PALMER, WALTER LINCOLN. "Medical and Social Problems of Population—Trends and Implications." *Journal of the American Medical Association*, Chicago, Vol. 147, Nov. 24, 1951, pp. 1187-1190. 45 cents.

**Table 10.—Old-age assistance: Recipients and payments to recipients, by State, November 1951<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	October 1951 in—		November 1950 in—	
				Number	Amount	Number	Amount
Total <sup>2</sup>	2,705,125	\$120,440,700	\$44.52	-0.2	-0.3	-3.2	-0.3
Ala.	78,927	1,665,827	21.11	-9	-6	-3.5	-5
Alaska	1,648	93,157	56.53	-2	( <sup>3</sup> )	+4.0	+1.5
Ariz.	14,149	701,195	49.56	( <sup>4</sup> )	-6	-1.4	-6.7
Ark.	60,446	1,272,237	21.05	-1.1	-9	-12.1	-28.8
Calif.	274,403	18,294,866	66.67	( <sup>5</sup> )	-2	+1.2	-2.1
Colo. <sup>6</sup>	52,374	3,716,094	70.95	-1	-6.7	+2.0	-6.8
Conn.	19,346	1,183,872	61.19	-1.3	-1.2	-2.8	+1.2
Del.	1,603	48,919	30.52	+3	+1.4	-1.2	+4.3
D. C.	2,813	135,497	48.17	-8	-2	-1.0	+23.7
Fla.	68,799	2,629,848	38.23	-4	-7	-6	-3.4
Ga.	95,753	2,979,168	31.11	( <sup>7</sup> )	( <sup>8</sup> )	-6.3	+22.7
Hawaii	2,262	75,210	33.25	-7	-7	-4.6	-5.6
Idaho	9,489	478,724	50.45	-1	-3	-16.3	-10.1
Ill.	114,350	5,400,978	47.23	-3	+3	-4.9	+4.8
Ind.	45,522	1,618,945	35.56	-1.3	-1.4	-11.3	-11.8
Iowa	48,799	2,470,895	50.63	-2	( <sup>9</sup> )	-1.3	+1.7
Kans.	37,705	1,877,207	49.79	-4	+3	-4.3	-3.3
Ky.	66,188	1,992,765	29.65	-4	-5	-2.5	+40.9
La.	119,148	5,533,379	46.61	( <sup>10</sup> )	+2	( <sup>11</sup> )	-2
Maine	14,690	630,060	42.86	-7	-7	-3.8	-3.8
Md.	11,452	456,527	39.86	-4	+2	-4.0	+3.9
Mass.	101,910	6,543,434	64.21	( <sup>12</sup> )	+9	-8	+3.5
Mich.	94,640	4,518,725	47.75	-2	+4	-3.8	+3
Minn.	54,641	2,498,764	45.73	-6	-2	-1.9	+1.3
Miss.	58,100	1,082,742	18.63	-4	-1	-7.7	-11.0
Mo.	132,443	5,738,850	43.33	( <sup>13</sup> )	+1	-4	-2.0
Mont.	11,439	887,670	51.37	-5	-5	-3.0	-3.4
Nebr.	22,439	1,089,538	48.33	-5	-4	-4.2	+2.2
Nev.	2,750	152,269	55.37	-5	-5	+1.0	+7.3
N. H.	7,027	308,288	43.87	-6	+2	-5.5	-9.6
N. J.	22,657	1,185,303	52.32	-8	+6	-6.4	+2.4
N. Mex.	10,730	421,642	39.30	-3	+1.6	+4.6	+12.9
N. Y.	115,309	6,405,721	55.55	-1	+5	-2.2	+1.9
N. C.	52,472	1,229,836	23.44	-1.0	-4	-14.8	-9.9
N. Dak.	8,948	446,920	49.95	+2	-1.2	-1.1	+5
Ohio	118,513	5,818,909	49.10	-1	( <sup>14</sup> )	-4.9	+1.5
Okl.	96,533	4,724,385	48.94	-3	-1	-3.5	+4.4
Oreg.	22,942	1,278,612	55.73	-2	+1.4	-3.6	+3.6
Pa.	76,866	2,997,444	39.00	-1.0	-1	-10.1	-9.8
P. R.	20,945	162,574	7.76	+5.6	+9.2	+27.3	+31.8
R. I.	9,719	453,232	46.63	-4	+8	-3.8	-4
S. C.	43,027	1,089,973	25.33	( <sup>15</sup> )	+1	+2.1	+4.9
S. Dak.	12,034	492,834	40.95	-1	( <sup>16</sup> )	-1.5	+2.4
Tenn.	61,523	1,894,460	30.79	-8	+5.3	-7.5	-6.5
Tex.	220,251	7,239,469	32.87	( <sup>17</sup> )	+1	-1.6	-1.7
Utah	9,784	518,969	53.04	-3	-3	-2.0	+15.8
Vt.	6,951	271,867	39.11	+3	+5	+7	+10.7
V. I.	656	7,300	11.13	+1.9	+2.2	+11.2	+14.6
Va.	19,367	435,838	22.50	-5	-2	-2.1	+2.1
Wash.	68,511	4,249,808	62.03	-5	-4.2	-6.9	-7.9
W. Va.	25,933	669,120	25.80	( <sup>18</sup> )	-4	-4.1	-7.5
Wis.	51,864	2,490,554	48.02	-2	+4	-1.3	+11.7
Wyo.	4,317	240,280	55.66	+4	+2	+1	-2.5

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. All data subject to revision.

<sup>2</sup> Includes 4,028 recipients under 65 years of age in Colorado and payments to these recipients. Such payments are made without Federal participation.

<sup>3</sup> Increase of less than 0.05 percent.

<sup>4</sup> Decrease of less than 0.05 percent.

**Table 11.—Aid to the blind: Recipients and payments to recipients, by State, November 1951<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	October 1951 in—		November 1950 in—	
				Number	Amount	Number	Amount
Total <sup>2</sup>	97,221	\$4,663,332	\$47.97	( <sup>3</sup> )	+0.5	-0.3	+4.3
Total, 51 States <sup>4</sup>	97,172	4,660,716	47.96	( <sup>5</sup> )	+5	+22.8	+24.5
Ala.	1,529	36,564	23.91	-0.2	+9	-5	+9.0
Alaska	11	475	( <sup>6</sup> )	( <sup>7</sup> )	( <sup>8</sup> )	( <sup>9</sup> )	( <sup>10</sup> )
Ariz.	760	41,275	54.31	+3.0	+3.0	-15.0	-22.5
Ark.	1,912	49,830	26.06	-1.1	-9	-6.6	-20.9
Calif. <sup>1</sup>	11,462	934,777	81.55	+3	+4	+5.9	+4.8
Colo.	352	22,152	62.93	+3	+5.9	-6.6	+2.3
Conn.	311	20,682	66.50	-1.0	-6	+6.5	+15.4
Del.	217	9,766	45.00	-9	-2	+16.0	+17.0
D. C.	262	13,440	51.30	+4	-1	-1.1	+22.7
Fla.	3,294	134,168	40.73	-5	-7	-1.1	-5.9
Ga.	2,886	103,516	35.87	+1	+4	+3.0	+30.8
Hawaii	122	4,788	39.25	+8	+3	+15.1	+21.3
Idaho	200	11,240	56.20	-1.0	-2.7	-3.4	+2.3
Ill.	4,113	220,367	53.58	+3	+6	-3.4	+10.4
Ind.	1,740	67,257	38.65	-5	-1.1	-7.0	-8.1
Iowa	1,283	76,214	59.40	+1.3	+1.3	+1.8	+5.9
Kans.	630	32,423	51.46	-5	+3	-6.8	-8.3
Ky.	2,523	79,579	31.54	+6	+3	+3.5	+48.6
La.	1,871	83,608	44.69	-5	+6	+3	+1.5
Maine	608	27,752	45.64	-2.1	-2.3	-8.7	-7.6
Md.	489	21,846	44.67	-2	( <sup>11</sup> )	+5.8	+10.7
Mass.	1,605	121,182	75.50	+6	+1.2	+5.9	+13.7
Mich.	1,848	98,119	53.09	+1	+1.2	-2	+3.9
Minn.	1,176	71,864	61.11	+1.1	+2.4	+6.0	+15.0
Miss.	2,805	65,791	23.45	0	+1	-2.4	-5.8
Mo.	2,837	141,850	50.00	+4	+5.8	+5	+23.7
Mont.	539	30,264	56.15	+2	+1	+2	-1.2
Nebr.	757	48,496	64.06	-3	-2	+6.2	+16.5
Nev.	38	2,138	( <sup>12</sup> )	( <sup>13</sup> )	( <sup>14</sup> )	( <sup>15</sup> )	( <sup>16</sup> )
N. H.	306	15,034	49.13	+1.0	+1.3	-4.4	-5.7
N. J.	787	46,167	58.66	+4	+6	+2.9	+12.2
N. Mex.	507	18,261	36.02	-2	-4	+1.4	+3.1
N. Y.	4,039	260,253	64.44	-1	+5	+7	+7.8
N. C.	4,482	153,238	34.19	-2	-4	+4.8	+5.2
N. Dak.	115	6,468	56.24	0	-1.1	+1.8	+13.9
Ohio	3,765	182,248	48.41	-7	+2.7	-2.9	+4.5
Okl.	2,571	133,002	51.73	-4	-6	-5.6	+3.2
Oreg.	391	26,274	67.20	0	+1.6	+1.8	+7.3
Pa. <sup>1</sup>	15,467	614,637	39.74	+2	+4	-2	+2
P. R.	482	3,564	7.39	+4.6	+8.2	-4.4	-5.7
R. I.	187	10,427	55.76	+1.1	+3	+3.9	+4.4
S. C.	1,610	44,870	27.87	-5	-5	+2.3	+8.2
S. Dak.	216	8,329	38.56	-1.8	-1.7	-5.3	+4
Tenn.	2,747	103,025	37.50	+3	+4	+2.6	+1.5
Tex.	6,038	222,728	36.89	-4	-3	-8.8	-10.3
Utah	221	12,804	57.94	-1.3	-9	+8.3	+27.2
Vt.	179	7,626	42.60	+1.1	+1.2	-5.3	+4.7
V. I.	45	474	( <sup>17</sup> )	( <sup>18</sup> )	( <sup>19</sup> )	( <sup>20</sup> )	( <sup>21</sup> )
Va.	1,503	46,473	30.92	-3	-3	-2.6	+1.4
Wash.	846	64,473	76.21	-4	-3.2	-6	-6
W. Va.	1,082	33,483	30.95	+2	-3	+1.2	+1.0
Wis.	1,358	72,912	53.69	-7	-5	-2.5	+10.1
Wyo.	97	5,136	52.95	( <sup>22</sup> )	( <sup>23</sup> )	-5.8	-11.0

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. Figures in italics represent programs administered without Federal participation. All data subject to revision.

<sup>2</sup> Data include recipients of payments made without Federal participation and payments to these recipients in California (535 recipients, \$44,902 in payments), in Washington (20 recipients, \$896 in payments), in Missouri (about 1,000 recipients, about \$50,600 in payments), and in Pennsylvania (5,724 recipients, \$223,237 in payments). State plans for aid to the blind in Missouri and Pennsylvania were approved under sec. 344 of the Social Security Act Amendments of 1950 (P. L. 734, 81st Cong.).

<sup>3</sup> Increase of less than 0.05 percent.

<sup>4</sup> States with plans approved by the Social Security Administration. Percentages computed on totals for States with approved plans in respective months; the large increase from November 1950 is explained by the inclusion of Pennsylvania, with its large caseload, beginning February 1951 and of Missouri beginning October 1951. See also footnote 2.

<sup>5</sup> Average payment not computed on base of less than 50 recipients; percentage change, on less than 100 recipients.

<sup>6</sup> Excludes cost of medical care, for which payments are made to recipients quarterly.

<sup>7</sup> Decrease of less than 0.05 percent.



Table 12.—Aid to dependent children: Recipients and payments to recipients, by State, November 1951<sup>1</sup>

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of families	Number of recipients		Payments to recipients			Percentage change from—			
		Total <sup>2</sup>	Children	Total amount	Average per—		October 1951 in—		November 1950 <sup>3</sup> in—	
					Family	Recipient	Number of families	Amount	Number of families	Amount
Total.....	591,992	2,041,955	1,520,430	\$44,575,407	\$75.30	\$21.83	-0.9	-0.2	-8.9	-3.6
Total, 52 States <sup>4</sup> .....	591,993	2,041,856	1,520,360	44,574,272	75.30	21.83	-0.9	-0.2	-8.9	-3.6
Alabama.....	18,311	67,150	50,729	634,582	34.66	9.45	( <sup>5</sup> )	+2	-5	+3.5
Alaska.....	678	2,131	1,338	48,439	71.44	22.73	-1	+1.0	+8.8	+9.0
Arizona.....	3,709	13,820	10,314	272,593	73.50	19.73	-1	-1.3	-12.0	-29.2
Arkansas.....	13,698	49,213	37,569	491,990	35.92	10.00	-3.4	-2.9	-25.7	-35.9
California.....	55,114	170,860	127,976	6,331,553	114.89	37.06	-3	-3	( <sup>6</sup> )	+7.8
Colorado.....	5,187	18,994	14,336	511,240	98.56	26.92	-1.6	+8.8	-4.6	+4.4
Connecticut.....	5,163	16,895	12,212	557,910	108.06	33.02	-1.8	-2.6	-4.7	+4.3
Delaware.....	711	2,741	2,098	56,588	79.59	20.65	+1.0	+1.3	+4.6	+10.3
District of Columbia.....	2,086	8,423	6,517	200,592	96.16	23.81	-7	-3	-3.4	+20.9
Florida.....	20,105	64,577	48,275	907,740	45.15	13.90	-8.1	-5.3	-28.3	-35.4
Georgia.....	20,228	66,851	51,433	1,008,682	49.87	15.09	+1.5	+1.3	+19.0	+27.4
Hawaii.....	3,225	11,932	9,301	268,703	83.32	22.48	-4	-2	-15.2	-21.3
Idaho.....	2,150	7,426	5,473	239,019	111.17	32.19	-3	-1.1	-12.1	-8.0
Illinois.....	22,517	80,000	59,267	2,501,363	111.09	31.27	-5	( <sup>7</sup> )	-2.9	+14.9
Indiana.....	8,809	29,340	21,669	584,917	66.40	19.94	-2.9	-2.8	-20.8	-19.9
Iowa.....	5,142	17,975	13,360	506,514	98.51	28.18	+2	+3	+6	+28.0
Kansas.....	4,390	15,537	11,749	361,536	82.35	23.27	-1.5	-1.4	-15.4	-14.0
Kentucky.....	21,440	75,745	55,740	896,995	41.84	11.84	-1.2	-1.5	-10.6	+1.3
Louisiana.....	21,910	79,469	58,982	1,316,419	60.08	16.57	-8	-2	-22.2	-5.8
Maine.....	4,364	15,182	11,092	319,227	73.15	21.03	0	+2	+4.5	+3.2
Maryland.....	5,044	19,471	14,859	417,637	82.80	21.45	-1.5	-2.3	-20.9	-14.0
Massachusetts.....	13,074	43,160	31,702	1,520,265	116.28	35.22	+6	+1.5	-2.0	+3.8
Michigan.....	24,541	79,287	56,430	2,308,981	94.09	29.12	( <sup>8</sup> )	+1.5	-5.5	+1.4
Minnesota.....	7,689	26,029	19,794	764,865	98.17	29.00	-3	( <sup>9</sup> )	-6	+8.6
Mississippi.....	10,205	38,585	29,605	202,357	19.83	5.24	-1.2	-7	-10.2	-2.0
Missouri.....	22,930	77,660	57,061	1,195,836	52.06	15.37	-1.3	-1.4	-9.8	-10.1
Montana.....	2,348	8,125	5,982	200,536	85.41	24.68	+3	+7	-6	+8.5
Nebraska.....	2,938	9,778	7,170	262,865	89.30	26.83	-1.1	-6	-16.5	-8.4
Nevada.....	29	69	70	1,135	( <sup>10</sup> )	( <sup>11</sup> )	( <sup>12</sup> )	( <sup>13</sup> )	( <sup>14</sup> )	( <sup>15</sup> )
New Hampshire.....	1,482	5,062	3,695	152,122	102.65	30.05	-1.0	-2	-11.1	-13.0
New Jersey.....	5,044	16,806	12,765	408,383	98.81	29.55	-1.2	+1.6	-4.0	+3.4
New Mexico.....	5,390	18,550	14,167	279,370	51.83	15.06	-1.0	-1.7	+3.7	-2.4
New York.....	52,630	176,998	126,322	5,927,343	112.62	33.49	+3	+1.1	-5.7	+4.0
North Carolina.....	16,467	59,765	45,768	764,694	46.43	12.79	+5	+9	+4.9	+14.9
North Dakota.....	1,645	5,839	4,421	142,633	86.71	24.43	+4	-2	-9.6	-19.9
Ohio.....	13,737	50,487	37,946	990,116	67.71	18.42	-1.2	-1.5	-5.0	-19.0
Oklahoma.....	20,425	68,022	51,367	1,408,215	71.88	21.58	-2.2	-2.1	-5.8	+32.6
Oregon.....	3,294	11,000	8,239	338,685	102.82	30.79	-9	-3	-12.9	-26.2
Pennsylvania.....	34,196	122,893	91,307	2,980,398	87.16	24.25	-2.5	( <sup>16</sup> )	-25.1	-26.2
Puerto Rico.....	13,330	41,177	30,500	133,890	10.04	3.25	+7.1	+16.8	+14.3	+53.1
Rhode Island.....	3,296	11,077	7,977	309,975	94.05	27.98	-2	+1.5	-7.4	-1.5
South Carolina.....	6,503	24,262	18,811	248,709	38.25	10.25	-6	-8	-4.9	+7.1
South Dakota.....	2,555	8,260	6,188	176,734	69.17	21.31	-1.0	-9	+5.1	+9.3
Tennessee.....	21,087	76,609	56,634	1,012,195	48.00	13.39	-1.7	-5	-12.5	-13.6
Texas.....	16,531	63,771	47,491	806,380	48.78	12.64	-4.7	-3.8	-14.2	-1.2
Utah.....	2,944	10,233	7,587	307,360	104.40	30.04	-1.1	-1.8	-10.2	+1.3
Vermont.....	999	3,478	2,699	53,695	53.75	15.44	-1.4	-1.5	-3.7	-3.5
Virgin Islands.....	219	680	605	3,552	16.22	5.22	+9.5	+9.6	+42.2	+32.3
Virginia.....	7,810	29,086	22,062	401,981	51.47	13.82	-1.5	-1.2	-5.8	-1
Washington.....	9,044	30,090	21,839	825,005	91.22	27.42	-2.8	-4.1	-20.3	-42.0
West Virginia.....	16,732	61,768	47,560	954,350	56.97	15.45	-8	-1.0	-9.3	-6.3
Wisconsin.....	8,335	28,216	20,748	927,693	111.30	32.88	+1	+6	-6.2	+6.8
Wyoming.....	542	1,952	1,469	53,200	98.15	27.25	-2.9	-2.2	-6.9	-11.5

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. Figures in italics represent program administered without Federal participation. Data exclude programs in Florida, Kentucky, and Nebraska administered without Federal participation concurrently with programs under the Social Security Act. All data subject to revision.

<sup>2</sup> Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.

<sup>3</sup> States with plans approved by the Social Security Administration.

<sup>4</sup> Increase of less than 0.05 percent.

<sup>5</sup> Decrease of less than 0.05 percent.

<sup>6</sup> Excludes cost of medical care, for which payments are made to recipients quarterly.

<sup>7</sup> Average payment not computed on base of less than 50 families; percentage change, on less than 100 families.

<sup>8</sup> Number of adults included in total number of recipients is partly estimated.

<sup>9</sup> In addition to these payments from aid to dependent children funds, supplemental payments of \$118,378 from general assistance funds were made to 3,780 families.

<sup>10</sup> Partly estimated.

**PUBLIC ASSISTANCE EMPLOYEES**  
(Continued from page 21)  
agencies administering the public assistance programs and for the Social Security Administration, the impor-

tance both of raising basic educational requirements for workers to be hired in the future and of planning to develop all the potentialities of the workers now employed.

Only as the statistical data are considered with specific reference to each agency's problems and plans for recruiting and training staff members will they have real meaning.

**Table 13.—Aid to the permanently and totally disabled: Recipients and payments to recipients, by State, November 1951<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients	
		Total amount	Average
<b>Total<sup>2</sup></b>	118,284	\$5,431,282	\$45.92
Alabama	8,695	191,442	22.02
Colorado	3,409	174,371	51.15
Delaware	111	4,046	41.86
District of Columbia	1,156	62,615	54.17
Hawaii	1,180	53,859	45.64
Idaho	757	39,407	52.06
Illinois	2,108	102,857	48.79
Kansas	2,546	123,194	48.39
Louisiana	14,838	570,316	39.23
Maryland	2,510	113,832	45.35
Massachusetts	532	23,721	44.59
Michigan	1,008	59,320	59.14
Mississippi	694	13,468	19.41
Missouri	10,155	469,784	46.26
Montana	993	55,229	55.62
New Jersey	756	43,752	57.87
New Mexico	1,888	74,374	39.39
New York	27,018	1,641,740	60.76
North Carolina	3,843	103,777	27.00
North Dakota	579	32,779	56.61
Ohio	4,095	181,030	44.21
Oklahoma	661	24,493	37.06
Oregon	1,640	110,135	67.16
Pennsylvania	9,444	414,074	43.85
Puerto Rico	1,866	17,730	9.50
Rhode Island	152	9,490	62.01
South Carolina	3,492	111,572	31.95
South Dakota	118	4,746	40.22
Utah	1,576	84,497	53.61
Vermont	187	7,684	41.09
Virgin Islands	23	267	( <sup>3</sup> )
Virginia	2,639	90,134	34.15
Washington	5,292	300,386	56.76
West Virginia	1,408	41,790	29.68
Wisconsin	840	53,423	63.60
Wyoming	480	25,442	53.00

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. Figures in italics represent programs under State plans not yet approved by the Social Security Administration. All data subject to revision.

<sup>2</sup> Represents States reporting plans in operation.

<sup>3</sup> Average payment not computed on base of less than 50 recipients.

**Table 14.—General assistance: Cases and payments to cases, by State, November 1951<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of cases	Payments to cases		Percentage change from—			
		Total amount	Average	October 1951 in—		November 1950 in—	
				Number	Amount	Number	Amount
<b>Total<sup>2</sup></b>	316,000	\$14,629,000	\$46.31	+1.6	+1.5	-21.6	-21.0
Ala.	79	1,824	23.09	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
Alaska	51	2,899	56.84	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
Ariz.	1,145	44,186	38.59	-1.5	-2.6	-22.8	-21.9
Ark. <sup>4</sup>	2,462	32,234	13.09	-1.0	-3.3	-5.0	-4.0
Calif.	29,162	1,321,242	45.31	+1.0	+1.4	-8.3	-2.3
Colo.	1,707	67,566	39.58	+2.4	+5.7	-59.2	-61.3
Conn.	<sup>5</sup> 3,830	<sup>5</sup> 199,663	52.13	+2.4	+2.5	-13.5	-8.6
Del.	837	30,049	35.90	+1	+1.8	-19.4	-15.0
D. C.	701	38,176	54.46	-7.8	-9.3	-58.8	-49.8
Fla.	<sup>6</sup> 4,900	<sup>6</sup> 75,000					
Ga.	3,456	58,801	17.01	+2.7	+5.1	+5.0	+5.8
Hawaii	1,925	108,947	56.60	-7.4	-5.1	-52.0	-47.2
Idaho <sup>7</sup>	183	6,633	36.25	-3.2	-5.3	-59.9	-57.6
Ill.	27,450	1,586,751	57.81	+1.6	+1.5	-25.0	-15.0
Ind. <sup>8</sup>	8,705	288,446	33.14	+8.4	+7.4	-21.2	-9.3
Iowa	3,432	101,037	29.44	+7.8	+6.3	-9.4	-6.7
Kans.	2,122	93,365	44.00	+2.4	+5.3	-7.1	+7
Ky.	<sup>9</sup> 2,850	<sup>9</sup> 68,000					
La.	5,993	230,471	38.46	+3	+1.8	-7.4	+30.2
Maine	3,060	133,980	43.78	+6.5	+9.7	-16.1	-12.4
Md.	3,130	144,378	46.13	-1.1	-9	-43.6	-40.0
Mass.	18,635	972,265	52.17	-4	-3.2	-11.5	-13.8
Mich.	20,231	961,445	47.52	+4.9	+6.6	-9.8	-6.9
Minn.	5,518	284,518	51.56	+5.3	+9.2	-10.2	-8
Miss.	917	11,223	12.24	+10.7	+8.3	+34.9	+41.5
Mo.	9,627	289,860	30.11	-1.8	-7	-29.0	-31.8
Mont.	885	25,238	28.52	+7.5	-4	-20.8	-39.1
Nebr.	1,273	48,062	37.75	+3.5	+3.6	-13.2	+3
Nev.	<sup>10</sup> 300	<sup>10</sup> 8,400	28.00	-1.6	-2.3	-16.7	-9.7
N. H.	1,306	51,012	39.06	+15.4	+11.7	-13.3	-12.0
N. J. <sup>11</sup>	7,258	417,660	57.54	-1	-1	-21.4	-20.7
N. Mex.	332	7,448	21.16	-11.3	-11.9	-79.0	-81.3
N. Y.	<sup>12</sup> 49,107	<sup>12</sup> 3,579,338	72.89	+1.3	-1.0	-23.1	-22.0
N. C.	2,286	41,150	18.00	+11.8	+5.9	-44.4	-37.6
N. Dak.	442	16,930	38.30	+7.8	+10.0	-42.6	-44.0
Ohio <sup>13</sup>	20,179	794,507	39.37	+1.3	+3.1	-10.0	-13.8
Okl.	<sup>14</sup> 6,300	<sup>14</sup> 92,437	( <sup>15</sup> )	( <sup>15</sup> )	-1.9	( <sup>15</sup> )	-18.5
Oreg.	4,375	251,004	57.37	+17.7	+11.9	-14.7	-7.5
Pa.	20,502	1,008,322	49.18	-9	+2.0	-45.9	-48.0
P. R.	3,546	24,655	6.95	-9.2	-14.8	-44.7	-48.7
R. I.	4,367	244,778	56.05	+4.7	-3.6	-15.5	-15.1
S. C.	2,408	40,538	16.83	-3.3	-5.5	( <sup>16</sup> )	( <sup>16</sup> )
S. Dak.	<sup>17</sup> 700	<sup>17</sup> 19,500					
Tenn.	2,215	28,713	12.96	+2	+2.5	+1.3	+0.6
Tex.	<sup>18</sup> 7,100	<sup>18</sup> 133,000					
Utah	1,157	61,003	52.73	+5.9	+2.5	+197.4	+230.7
Vt.	<sup>19</sup> 1,000	<sup>19</sup> 38,000					
V. I.	230	2,282	9.92	+4.5	+5.1	+19.8	+21.6
Va.	2,384	61,490	25.79	-2.3	-1	-23.6	-18.5
Wash.	7,023	341,742	48.66	+5.2	+7.3	-40.0	-36.6
W. Va.	4,142	91,867	22.18	-3.5	-3.2	-32.2	-30.8
Wis.	4,817	246,781	51.23	+4.3	+4.0	-15.9	-12.7
Wyo.	102	4,040	39.61	( <sup>20</sup> )	( <sup>20</sup> )	-60.3	-64.5

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. All data subject to revision.

<sup>2</sup> Partly estimated; does not represent sum of State figures because total excludes for Indiana and New Jersey payments made for, and an estimated number of cases receiving, medical care, hospitalization, and burial only.

<sup>3</sup> Average payment not computed on base of less than 50 cases; percentage change, on less than 100 cases.

<sup>4</sup> State program only; excludes program administered by local officials.

<sup>5</sup> About 15 percent of this total is estimated.

<sup>6</sup> Partly estimated.

<sup>7</sup> Excludes assistance in kind and cases receiving assistance in kind only and, for a few counties, cash payments and cases receiving cash payments. Amount of payments shown represents about 60 percent of total.

<sup>8</sup> Includes unknown number of cases receiving medical care, hospitalization, and burial only, and total payments for these services.

<sup>9</sup> Estimated.

<sup>10</sup> Includes cases receiving medical care only.

<sup>11</sup> Includes 6,140 cases and payments of \$181,721 representing supplementation of other assistance programs.

<sup>12</sup> Excludes estimated duplication between programs; 1,476 cases were aided by county commissioners and 5,149 cases under program administered by Oklahoma Emergency Relief Board. Average per case and percentage changes not computed.

<sup>13</sup> Not computed; comparable data not available.

<sup>14</sup> Estimated on basis of reports from a sample of cities and towns.



# Social Security in Review

## 1951 in Review

**I**N OLD-age and survivors insurance, monthly benefits totaling \$154.8 million were being paid at the end of December to 4.4 million persons—a net increase for the year of 902,000 or 26 percent. Old-age beneficiaries outnumbered those a year earlier by 29 percent and accounted for almost three-fifths of the total increase. The year's growth in the number of beneficiaries receiving the other types of monthly benefits ranged from 20 percent for widows with children in their care to 33 percent for aged dependent parents.

Monthly benefit awards in 1951 totaled 1,336,000—39 percent more than the previous high reached in 1950 and only slightly less than the number awarded during the 5-year period 1940-44. More than half these benefits were awarded to retired workers; new records were established, however, for all types of monthly benefit awards.

The increases in the number of benefit awards resulted chiefly from the liberalized eligibility provisions under the 1950 amendments. These provisions made it possible for all individuals to be fully insured until the middle of 1954 with only 6 quarters of coverage. Accordingly, the number of persons insured under the program has increased markedly—from 40 million fully insured and 6 million currently insured at the beginning of 1950 to 60 million fully insured at the beginning of 1951 and to 62 million fully insured on January 1, 1952.

About 431,000 lump-sum death payments were awarded in 1951. These awards were based on the wage records of 414,000 deceased workers, more

than twice as many workers as in 1950 and more than the number represented in lump-sum awards during the 4 years 1940-43. The large number of lump-sum death payments resulted partly from the increased number of workers insured under the program and partly from the provision in the 1950 amendments that permits payment of a lump-sum benefit with respect to the death after August 1950 of every insured worker, even though there is a survivor eligible for a monthly benefit for the month in which the worker died.

Monthly benefits certified for payment in 1951 totaled \$1,885 million, 85 percent more than in 1950 and almost triple the amount for 1949. This sharp rise reflects both the higher benefit rates provided by the 1950 amendments and the marked increase in the number of beneficiaries resulting from the liberalization in the insured-status requirements. Lump-sum certifications during the year totaled \$57 million, 75 percent more than in 1950. The total amount of monthly benefits and lump sums certified for payment in 1951 exceeded by more than \$100 million the corresponding amount certified for payment during the 8 years 1940-47.

**FEWER PERSONS** were receiving public assistance at the end of 1951 than a year earlier under all programs except aid to the permanently and totally disabled. The decreases reversed a generally upward trend that had continued for 5 years in the caseloads for old-age assistance and for 6 years for aid to dependent children. Total expenditures for all programs, \$2.3 billion, were also lower in 1951 than in 1950. The drop of \$78 million was the

first decrease in total payments for a calendar year since 1943. This decrease is especially noteworthy since the 1950 total included the October-December quarter only for aid to the permanently and totally disabled and for all the special types of assistance in Puerto Rico and the Virgin Islands. The smaller total for 1951 resulted from decreases in the annual expenditures for payments of old-age assistance and general assistance. Expenditures for the other programs increased.

Higher levels of employment and wages in 1951 increased the possibility of self-support or support by a member of the family for many persons who would have needed assistance under conditions that prevailed a year earlier. These changes were accompanied, however, by rising prices, which exhausted the small savings of some persons not benefited by wage increases and made the income of other persons inadequate to meet their minimum living costs.

Reduction in the assistance caseloads and costs due to the 1950 amendments to the old-age and survivors insurance title of the Social Security Act began in October of that year. The effect of the amendments continued in 1951 as the remaining assistance cases receiving old-age and survivors insurance benefits were reviewed and rebudgeted, and especially as insurance benefits were awarded to persons who became eligible under the amendments. In February 1951, for the first time, more aged persons received old-age and survivors insurance benefits than received old-age assistance payments; by December 1951 the number of aged insurance beneficiaries was the larger by 600,000.

Forty-five State legislatures met in regular sessions in 1951; one additional State had a special session. Many State laws were amended to bring them into conformity with the changes in the Federal law provided in the 1950 amendments to the public assistance titles. The amendment to State laws that had the greatest effect on public assistance caseloads was the authorization of the new category of aid to the permanently and totally disabled. In some States, amendments enabling the State to benefit from the provision for Federal financial participation in assistance to patients in certain public institutions for medical care brought small additions to the number of recipients of old-age assistance and aid to the blind. In most instances, however, both of these amendments effected a shift in the type of assistance given rather than the provision of assistance to new recipients.

Other amendments of State assistance laws reflected public and legislative concern about the high caseloads and costs of public assistance in a prosperous economy. Laws relating to support of dependents by close relatives were tightened in a number of States. Eligibility for assistance, especially for aid to dependent children, was otherwise restricted in some States. In other States, the amount appropriated for public assistance by the legislature was so far below the State agencies' estimates of the amounts needed that administrative restrictions on eligibility or payments were necessary.

The number of old-age assistance recipients went down every month in 1951 and, at the end of the year, was 85,000 smaller than at the end of 1950. This 3-percent decrease is roughly typical of the year's changes in the majority of the States; but the changes in the other States differed widely. The total number of recipients leaving the rolls in 1951 was about 6 percent larger than in 1950. Despite the continuing increase in the number of aged persons in the population, the number who applied for old-age assistance was 19 percent smaller than in the previous year.

Decreases each month since January reduced the number of families receiving aid to dependent children

## Selected current statistics

[Corrected to Feb. 29, 1952]

Item	December 1951	November 1951	December 1950	Calendar year	
				1951	1950
<i>Labor Force</i> <sup>1</sup> (in thousands)					
Total civilian.....	62,688	63,164	62,538	62,884	63,090
Employed.....	61,014	61,336	60,308	61,005	59,987
Covered by old-age and survivors insurance <sup>2</sup> .....			36,543		35,164
Covered by State unemployment insurance <sup>3</sup> .....	35,400	35,200	34,400	34,838	32,771
Unemployed.....	1,674	1,828	2,229	1,879	3,142
<i>Personal Income</i> <sup>4</sup> (in billions; seasonally adjusted at annual rates)					
Total.....	\$257.1	\$256.5	\$241.0	\$251.1	\$224.7
Employees' income <sup>5</sup> .....	174.1	174.0	157.2	169.2	145.8
Proprietors' and rental income.....	49.6	49.1	47.0	48.9	44.0
Personal interest income and dividends.....	20.5	20.2	24.7	20.0	19.3
Public aid <sup>6</sup> .....	2.3	2.3	2.3	2.3	2.4
Social insurance and related payments <sup>7</sup> .....	7.1	7.1	6.4	6.9	6.5
Veterans' subsistence allowances <sup>8</sup> and bonuses.....	1.1	1.1	1.6	1.2	2.2
Miscellaneous income payments <sup>9</sup> .....	2.4	2.7	1.8	2.6	4.5
<i>Old-Age and Survivors Insurance</i>					
Monthly benefits:					
Current-payment status: <sup>10</sup>					
Number (in thousands).....	4,379	4,332	3,477		
Amount (in thousands).....	\$154,791	\$153,214	\$126,857	\$1,884,531	\$1,018,149
Average primary benefit.....	\$42.14	\$42.17	\$43.86		
Awards (in thousands):					
Number.....	65	69	144	1,336	993
Amount.....	\$2,117	\$2,267	\$4,313	\$42,282	\$26,234
<i>Unemployment Insurance</i> <sup>11</sup>					
Initial claims (in thousands).....	1,134	939	1,037	10,836	12,251
Weeks of unemployment claimed (in thousands).....	4,306	3,997	4,225	50,303	78,654
Weeks compensated (in thousands).....	3,349	3,297	3,328	41,599	67,900
Weekly average beneficiaries (in thousands).....	797	749	832	797	1,308
Benefits paid (in millions) <sup>11</sup> .....	\$71	\$69	\$67	\$840	\$1,373
Average weekly payment for total unemployment.....	\$22.03	\$21.86	\$20.77	\$21.08	\$20.76
<i>Public Assistance</i>					
Recipients (in thousands):					
Old-age assistance.....	2,701	2,705	2,786		
Aid to dependent children:					
Families.....	592	592	651		
Children.....	1,523	1,520	1,661		
Aid to the blind.....	97	97	97		
Aid to the permanently and totally disabled.....	124	118	69		
General assistance.....	323	316	413		
Average payments:					
Old-age assistance.....	\$44.54	\$44.52	\$43.05		
Aid to dependent children (per family).....	75.80	75.30	71.44		
Aid to the blind.....	48.07	47.97	45.98		
Aid to the permanently and totally disabled.....	46.45	45.92	44.09		
General assistance.....	47.08	46.51	46.65		

<sup>1</sup> Continental United States only. Estimated by the Bureau of the Census, except as noted. Monthly employment figures represent specific week and annual figures, average week (unemployment insurance data represent pay period instead of week).

<sup>2</sup> Estimated by the Bureau of Old-Age and Survivors Insurance. Data for November and December 1951 and for calendar year 1951 not available.

<sup>3</sup> Data from the Bureau of Employment Security, Department of Labor.

<sup>4</sup> Data from the Office of Business Economics, Department of Commerce. Continental United States, except for employees' income, which includes pay of Federal civilian and military personnel in all areas.

<sup>5</sup> Civilian and military pay in cash and in kind, other labor income (except workmen's compensation), mustering-out pay, terminal-leave pay, and Government contributions to allowances for dependents of enlisted personnel. Excludes employee contributions under social insurance and related programs.

<sup>6</sup> Payments to recipients under the 4 special public

assistance programs and general assistance.

<sup>7</sup> Includes old-age and survivors insurance benefits; railroad, Federal, State, and local retirement benefits; veterans' pensions and compensation; workmen's compensation; State and railroad unemployment insurance and temporary disability benefits; and readjustment allowances to veterans under the Servicemen's Readjustment Act.

<sup>8</sup> Under the Servicemen's Readjustment Act, includes payments under the Government life insurance, national service life insurance, and military and naval insurance programs, the Government contribution to nonprofit organizations, business transfer payments, and recoveries under the Employer's Liability Act for railroad workers and seamen.

<sup>9</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit; calendar-year figures represent payments certified.

<sup>10</sup> Monthly amounts, gross; annual amounts adjusted for voided benefit checks and benefit refunds.

by 59,000 or 9 percent from the number in December 1950. The decrease from 1950 in the number of applica-

tions received during the year (16 percent) was nearly as large as in old-age

(Continued on page 27)



# *Social Security Progress and Problems: Report for the Fiscal Year 1951\**

**B**ROAD public support of the social security program was demonstrated in the fiscal year 1950-51 by the overwhelming vote in Congress for the Social Security Act Amendments of 1950, which received Presidential approval August 28. The amendments represent a major advance toward social security's long-time goals. The recommendations made in this report would make no change in the basic structure of the program, generally recognized as sound. Rather, they would enable the program to achieve the full scope of protection that our economy can afford.

One of the major gaps in our social insurance defenses is the lack of protection against the wage loss due to disability. Except during periods of widespread unemployment, disability represents the most common cause of interrupted income. Recent data indicate that about 5 in every 100 persons in the population 14 to 64 years of age are temporarily or permanently disabled on an average day. About 60 percent of the disabled individuals have already been ill for 7 months or longer, the duration of disability increasing with age. Present protection against wage loss attributable to disability is very limited. Partial insurance programs for special groups and disability assistance can never give the protection needed and possible under a national system.

The other major deficiency in the social insurance system is the lack of public provision for meeting medical care costs, though insurance is as applicable to these costs as it is to income loss due to old age, unemployment, or disability. The growth of voluntary prepaid medical care plans is striking evidence of the appeal of the insurance approach. Helpful as such plans are, they are restricted in coverage and in the completeness of the protection offered. In 1950, voluntary medical care insurance—nonprofit

\* The report summarized here constitutes a section of the *Annual Report of the Federal Security Agency, 1951.*

and commercial—provided protection against only about 12 percent of private expenditures for medical care.

## *Old-Age and Survivors Insurance*

In extending the coverage of the old-age and survivors insurance system and liberalizing its eligibility and benefit provisions, Congress reaffirmed the principle established in the Social Security Act of 1935 that a contributory system of social insurance with benefits related to earnings and paid as a matter of right shall constitute the basic method of preventing dependency.

As of January 1, 1951, about 8 million workers became newly covered under old-age and survivors insurance on a compulsory basis; another 2½ million had coverage open to them on an optional basis. At the close of the fiscal year, old-age and survivors insurance covered about 77 percent of the Nation's civilian workers. Another 9 percent were under the separate retirement systems of the Federal Government, State and local governments, and the railroad industry.

As of September 1950, payments to beneficiaries already on the rolls were increased by about 75 percent on the average; benefits were made payable to additional types of beneficiaries; eligibility conditions were liberalized, allowing many more aged persons to qualify for benefits; and the ceiling on monthly earnings in covered employment without loss of benefits was raised from \$14.99 to \$50 and eliminated for beneficiaries at age 75.

The intended function of the insurance program is to serve as a primary source of protection against economic insecurity for the American people. In February 1951 old-age and survivors insurance began providing benefits to more aged persons than were being aided under old-age assistance. The insurance program can do even more if it is further strengthened and improved.

*Coverage.*—While the amendments

brought "regularly employed" farm workers into the program, probably only about 10 percent of all the people who earn their living by farm work have been included. Additional farm workers should be covered, and the provisions governing their coverage should be simplified. The provisions relating to domestic service should be similarly extended and simplified.

Self-employed professional people and farm operators were excluded from coverage because Congress was not sure that the majority wanted to be covered. Interest in coverage among these groups is increasing and will continue to increase as they understand what it would mean to them.

For the groups that are covered under other public retirement programs—such as most Federal workers, members of the Armed Forces, and many employees of State and local governments—the problem is different. Those who stay in the same job have protection. The worker who moves from job to job, however, may fail to remain in any single retirement system long enough to acquire benefit rights or he may qualify for more than one benefit.

It is especially important that old-age and survivors insurance be extended to members of the Armed Forces. Most of them will acquire no lasting protection under the service retirement program, and their rights under old-age and survivors insurance are being affected. Immediate provision should be made for granting retroactive credit for service from the end of World War II to the present, and the long-term need should be met by bringing servicemen under the coverage of the program.

Since the passage of the 1950 amendments, the groups covered by other public retirement systems have shown a great deal of interest in old-age and survivors insurance. Some groups have proposed that they be covered under old-age and survivors insurance and that the special retirement systems be placed on a supple-

THE SOCIAL SECURITY ADMINISTRATION presents the following major recommendations:

Our first objective in the field of income maintenance remains a *comprehensive, basic national system of contributory social insurance*. Such a system would assure continuing income to families whose earnings are interrupted by unemployment, sickness, disability, retirement, or death of the principal earner. It would insure families against the individually unpredictable costs of good modern medical care.

We possess in our old-age and survivors insurance and unemployment insurance programs basic protection against the risks of retirement, death, and unemployment. This protection in the case of old-age and survivors insurance needs to be strengthened by *extending coverage to all gainful workers*, to bring the benefits of the program to persons lacking such protection now, to avoid the losses in protection suffered by persons who move between covered and noncovered employment, and to reduce future public assistance costs. Adjustments are needed in the benefit formula to make it more responsive to increases in wages and prices. Benefits to present beneficiaries should be increased to meet at least the recent rise in living costs.

To close the gaps in our social insurance program, we need *social insurance to cover income loss in periods of sickness and disability and social insurance to cover the costs of medical care*. Existing provisions against these two risks are grossly incomplete in coverage, and they can never give the full measure of protection possible under a national system.

To meet the residual and special needs that cannot be covered by social insurance we should further *strengthen the public assistance program* by providing, among other improvements, for Federal grants to the States for general assistance, more equitable distribution of Federal funds to the States in relation to their fiscal ability and public assistance needs, increased Federal funds to meet more nearly adequately the costs of medical care for public assistance recipients, and Federal sharing in the costs of adult and family welfare services for those who need and wish such services, regardless of their financial need.

To increase our knowledge and understanding of the needs of children we need an *expanded program of research in child life*. To make our increasing knowledge available to children in all parts of the country we need appropriation of the full amounts authorized for grants to States in present legislation to permit *expansion of health and welfare services for children*.

*The Bureau of Federal Credit Unions should be put on a more nearly self-supporting basis* through amendments to the Federal Credit Union Act increasing the amount Federal credit unions now pay toward the costs of supervision.

mentary basis. This is the most economical and feasible method of providing adequate protection.

**Benefits.**—If benefit amounts fail to adjust promptly to increases in wages and prices, more people dependent on benefits will become needy, and increased supplementation of benefits by assistance will be necessary. The 1950 increase in the average benefit

did nothing more than restore the benefit to the purchasing power it had in 1940. Since then, however, the cost of living has continued to rise. Benefits could be related to rising wage levels and to the wages that had determined the worker's standard of living before his retirement if the average monthly wage were computed over the 5 or 10 consecutive years of

highest earnings. Benefits should also reflect the number of years spent under the program, and it is urged that the annual 1-percent increment be restored. Even with these changes, benefit amounts will not keep pace with rising wages unless the maximum on wages that may be credited toward benefits is raised. Benefits awarded in the past must also be kept in line with current wage and price levels; an immediate increase in benefit amounts for both present and future beneficiaries is recommended. The amount that beneficiaries may earn and still get benefits should also be increased. Congress may also wish to consider whether the age at which the test of retirement is suspended should be 70 years rather than 75 and whether women should be permitted to qualify for benefits at age 60.

**Hospitalization insurance.**—Voluntary insurance plans cover only a small number of the aged and other beneficiaries of the old-age and survivors insurance system. The Administration recommends that old-age and survivors insurance be extended to provide hospitalization insurance for insured workers over age 65 (whether retired or not) and their dependents and for survivor beneficiaries. The initial annual expenditure for the proposed benefits is estimated to be less than two-tenths of 1 percent of taxable payrolls; it may rise to about three-tenths of 1 percent in 10-20 years.

**Insurance against disability.**—For workers forced into premature retirement by disability, the approach to the problem must be twofold. A program of disability insurance should make rehabilitation services available to all those in danger of suffering permanent and total disability and, during rehabilitation, should provide cash benefits to support the disabled persons and their families. Such a program should also contain provisions to preserve the retirement and survivor insurance protection of disabled workers. For those found incapable of rehabilitation, an insurance program of income maintenance during disability must be provided if they are not to become a burden on their relatives or have to turn to public assistance.



## Public Assistance

The 1950 amendments to the Social Security Act represent a significant forward step in defining the role of old-age and survivors insurance as carrying the Nation's major income-maintenance burden and that of public assistance as meeting the needs not covered or inadequately covered by the insurance program.

Broader protection against need was effected through adding to the public assistance provisions a program for aid to the permanently and totally disabled. As of June 1951, such programs had been approved and were operating in 30 States. Other changes enabling the States to meet need more nearly adequately or more flexibly included provision for Federal matching of payments to the needy parent or other relative with whom the dependent child is living, of payments to needy persons who are patients in public medical institutions other than institutions for the tuberculous or the mentally ill, and of payments made by State agencies to suppliers of medical care in behalf of public assistance recipients.

The public assistance programs have also been directly affected by changes in the insurance provisions, in that State assistance agencies have been able to discontinue or reduce assistance payments to thousands of needy persons who became eligible for insurance benefits or whose increased benefits meant less need for supplementary assistance. In the fiscal year 1950-51, for example, State agencies discontinued assistance for 44,000 recipients of old-age assistance and almost 6,900 families receiving aid to dependent children. Future potential savings will of course result from the fact that many persons who would otherwise have had to apply for assistance will be able to qualify for insurance benefits or will require less supplementation from the assistance program.

In June 1951, slightly more than 5 million people were benefiting from federally aided public assistance, and roughly three-fifths of a million others were receiving general assistance financed from State and local funds. These two groups represented about 4 percent of the total popula-

tion. For the first time since 1945, the number of assistance recipients and total costs of assistance payments declined during the year. About half a million fewer persons were being aided in June 1951 than in June 1950. This number represented an 8-percent decrease, with the sharpest drop in general assistance. The decline in expenditures was not so great as in recipients. The upswing in employment and the liberalization of old-age and survivors insurance would have reduced expenditures much more but for certain offsetting factors—the continuing rise in the cost of living, the expanded coverage of the public assistance program, and the growth in population, especially in the age groups under 18 and over 65 years of age.

A broadened insurance program would, in the long run, substantially reduce the number of persons dependent on public assistance for their basic maintenance, but an assistance program for certain needy persons would continue to be necessary. To make the program more effective in filling its primary objectives, the Administration suggests the following changes.

Federal aid should be made available to States for general assistance, so that the public assistance program can meet the minimum requirements, not otherwise met, of all needy persons. Aid to the permanently and totally disabled, while helping some persons formerly dependent on general assistance, does not provide a substitute for a federally aided general assistance program. Federal grants in aid for the new program will not help States to finance assistance to needy persons who are able-bodied and unemployed but not receiving unemployment insurance or who are suffering from a disease or impairment that is not permanent or total, or to handicapped persons who are temporarily unemployed.

Federal matching of the total amount spent for maintenance and medical care is still limited to the existing maximum in the individual case. As a result, States in which most assistance payments were already close to or above the matching maximums can receive little or no additional Federal money toward meeting costs of medical care. If Federal

participation could be related to an average amount per recipient (even if this average were limited to the present maximums) rather than to the amount of the individual payment within the maximums, more Federal money could be made available to help States meet the actual costs of both maintenance and medical care. Alternatively, the Federal share in payments for medical care up to a specified maximum could be determined separately from and in addition to payments for maintenance.

States with low per capita income are not only limited in their tax revenue, but they also have a relatively high proportion of persons who need public aid. The formula for Federal participation in State assistance expenditures might be revised to give low-income States additional funds without unduly increasing total Federal expenditures. The Administration again recommends that the formula be changed to permit a more equitable distribution of Federal funds, taking into account the fiscal ability of the States and their assistance needs.

State residence and citizenship requirements still work hardships and bar some needy and otherwise eligible persons from public aid. Such requirements should be prohibited in State assistance programs approved under the Social Security Act.

Adult and family welfare services would help to prevent subsequent dependency and other difficulties resulting from inability to cope with personal and family welfare problems. The local public welfare departments are in a strategic position to supplement the services available from voluntary groups, where they exist, and to supply such services in other localities. A separate Federal grant is recommended to provide such services to those who, regardless of their financial condition, need and desire them.

In extending public assistance under the Social Security Act to Puerto Rico and the Virgin Islands, the 1950 amendments set limiting maximums on the individual payment that are lower than those in all other jurisdictions and also set a limit on the total amount of Federal funds that can be expended within a year. The maximums set are the same as

those that had been established in the 1935 Social Security Act, and which for the States were raised by the 1939 and subsequent amendments. Puerto Rico and the Virgin Islands have some of the same fiscal problems faced by low-income States under the 1935 formula; it is therefore recommended that Federal sharing in their assistance programs be put on the same basis as that for all other jurisdictions.

### **Children's Bureau**

In 1950 the Nation had 47 million children under age 18, the largest number in our history. Since 1940 the number under age 5 has increased 55 percent, as compared with a 15-percent increase for the total population. During the same period, the number of families increased by 7 million. In 1950, families with three or more children comprised 15 percent of all families and had more than half the children under age 18. The maternal death rate dropped 79 percent between 1940 and 1950, infant deaths dropped 38 percent, and deaths of children aged 1-14 were reduced 41 percent.

The Midcentury White House Conference on Children and Youth, focused on the development of healthy personality in children, was followed by the organization of the National Midcentury Committee for Children and Youth to give leadership to the follow-up program nationally and in the States.

In its research program, the Bureau reported on research in child life under way throughout the country, pointed out areas in which research is most needed, and participated in a few strategic research undertakings. A new edition of *Infant Care* was issued.

The 1950 amendments increased to \$41.5 million the amounts authorized for grants to States for maternal and child health, crippled children, and child welfare services. The increase of 37 percent in the 1951 appropriation made it possible for the States to extend their programs into additional communities and, to some extent, into new areas of service.

Services for mothers and children under the State maternal and child

health programs continued their upward trend. State reports for 1950 show that 171,000 mothers attended prenatal clinics, more than 258,000 expectant mothers received nursing service, infants and preschool children receiving attention at medical conferences numbered 723,000, while 1,100,000 received public health nursing service. Nursing visits in behalf of school children increased to 2,894,000.

Preliminary estimates on crippled children served in 1950, based on reports from 46 States, showed that approximately 215,000 children received physician's and related services during the year, or 35,000 more than were so served in 1949.

More than 250,000 children were receiving child welfare services from public welfare agencies on March 31, 1951, about 3 percent more than on the same date in 1950. Most of these services are being financed by State and local funds. In all, 4,146 full-time child welfare workers were employed by public welfare agencies in June 1950—8 percent more than in the previous year. Forty-two percent of the counties had full-time child welfare personnel serving one or more counties. The other 58 percent had either part-time child welfare service from general public welfare workers or no public welfare service for children.

To progress toward the goal of giving all children the opportunity to develop their capacities for responsible living will require the cooperation of parents, individual citizens, scientific and professional personnel, and young people themselves and full use of voluntary and official resources. The program of research in child life should be expanded; the authority of the Bureau in this area does not now include any provisions for grants to research centers and research fellowships. The Bureau has need of greater resources for the type of research that can best be conducted on a Nation-wide basis. As part of putting our present knowledge to work for the benefit of children in all parts of the country, the full amounts authorized should be appropriated for grants to the States for maternal and child health, crippled children, and child welfare services.

Special attention should be given to the needs of children in rural areas with limited economic and social resources, in congested and deteriorated urban areas, in areas affected by defense mobilization, and in areas vulnerable to enemy attack. If a high level of mobilization for the Armed Forces is maintained, a maternity and infant care program for the wives and infants of enlisted men will be needed. Other children whose problems require special consideration are those in families with mothers employed, low-income families, broken homes, and families of agricultural migrants. Increased provision must be made to meet the needs of handicapped children, emotionally disturbed children, and youthful drug addicts.

### **Federal Credit Unions**

Federal credit unions are in operation in every State, the District of Columbia, Alaska, Hawaii, the Canal Zone, and Puerto Rico. The first Federal credit unions in Puerto Rico were organized in October 1950. The credit unions had 2.3 million members, whose average savings were \$175, and total assets of \$442.3 million, of which \$278.4 million was outstanding in loans to members. During the year the number of operating units increased 444 or 9 percent; membership increased 308,000 or 15 percent; average savings per member rose \$9; and the amount outstanding in loans increased 21 percent.

The operations of the Bureau of Federal Credit Unions—chartering, examining, and supervising the credit unions—are financed in part by fees paid by Federal credit unions and in part by appropriation. An increasing share of the costs of Bureau operations during the year came from examination fees. If the Bureau is to continue its efforts to become more nearly self-supporting, without impairing its essential services to the credit unions, an increase in fees will be necessary. The Social Security Administration has recommended that the Federal Credit Union Act be amended to provide a schedule of fees that will be more closely related to the credit unions' ability to pay and will not injure any credit union, large or small.



# Public Assistance Employees: Their Salaries

by ELLEN J. PERKINS and CHARLES J. LOPES\*

*How much a State pays its public assistance workers seems to be greatly influenced by the general salary level for public employment in the State and by attitudes within the State toward the public assistance programs and the workers who administer them. On the other hand, salaries paid by a State apparently have little, if any, relation to the general educational level of the public assistance workers or to the State's relative wealth. This article discusses differences among types of social work positions and among States in the average salaries paid public assistance employees and offers some possible explanations as to why they are among the lowest-paid professional workers. The education of public assistance employees was discussed in the February Bulletin.*

**S**ALARIES paid social workers suggest that the public considers that the virtue of "doing good" is its own reward. In mid-1950, persons in social work positions—relatively few of whom had full professional training—earned a median salary of \$2,960.<sup>1</sup> This amount was among the lowest in the Nation paid to workers in professional jobs. As a group, for example, the 75,000 workers in all types of public and private social work<sup>2</sup> earned about the same as teachers and less than librarians and hospital dietitians. Total compensation of hospital dietitians, which included the value of meals furnished to them by hospitals as well

as their average cash earnings of \$2,820, cannot be determined but undoubtedly was higher than total earnings of persons in social work jobs. Librarians averaged \$3,050 a year, and teachers averaged \$2,980 for the school year.<sup>3</sup>

Among the several groups of low-paid social workers, the 30,000 public assistance employees, who averaged \$2,710 a year, were next to the lowest paid (table 1); the only group earning less in cash were workers with the aged in institutions. With this exception, others of their social work colleagues did much better than the public assistance workers. Social work educators made the most (\$4,710 annually, on the average); workers in community organization came second, with an annual average of \$4,360; and psychiatric social workers in clinics were next in order, with a median of \$3,920.

In the article on education of public assistance employees published in the February BULLETIN, two points were made that may be worth considering in relation to salaries paid workers in social work positions: (1) There are not enough workers with graduate social work education to fill all social work positions; and (2) the public assistance programs have not at-

tracted even their share of the workers with some graduate social work training. These facts on the training of available social workers, combined with data on the low salaries paid in the field, can lead to an argument on their interrelationship in the vein of the old query concerning the priority of the hen or the egg. Some persons will argue that more of the better-trained workers would be attracted to employment in public assistance agencies if the field were more rewarding financially, while others will claim salaries would be higher if most of the workers available for employment were better trained. The fact that salaries tend generally to be higher in fields with larger proportions of employees with social work training may be used to support either side of the debate.

## Salaries of Employees

Usually, within any individual State, public assistance employees in social work positions in the State office earn a higher average salary than

**Table 1.—Employees in social work positions: Median salaries and percent of workers with graduate social work education, by social work field, 1950**

Social work field	Median salaries	Percent with graduate social work education
Teaching social work.....	\$4,710	88
Community organization.....	4,360	50
Work with the mentally ill in clinics.....	3,920	96
Work with the physically handicapped.....	3,870	31
School social work.....	3,730	63
Work with adult offenders.....	3,730	32
General medical social work.....	3,370	80
Work with the mentally ill in hospitals.....	3,350	73
Group work.....	3,210	37
Family services.....	3,170	69
Court services for children.....	3,120	44
Other services to individuals.....	3,060	43
Noninstitutional child welfare work.....	3,030	66
Institutional child welfare work.....	3,030	47
Public assistance.....	2,710	22
Work with the aged in institutions.....	2,490	17

Source: *Social Workers in 1950* (American Association of Social Workers, 1952), pp. 15 and 48.

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<sup>1</sup> Unless otherwise specified, averages used throughout this report are medians; in other words, half the workers earned more than the amount specified and the other half less.

<sup>2</sup> Information on salaries of social work employees was obtained in the Nationwide survey of all social work employees conducted in mid-1950 by the Bureau of Labor Statistics. Information for employees in full-time social work positions in the State and local agencies administering the federally aided public assistance and public child welfare programs was obtained in a study, also conducted in mid-1950, made jointly by the Bureau of Public Assistance and the Children's Bureau of the Social Security Administration, Federal Security Agency, as part of the BLS survey. For further details, see Elizabeth G. Epler, "Public Assistance Employees: Their Education," *Social Security Bulletin*, February 1952.

<sup>3</sup> Information on salaries of librarians (1950), teachers (1948-49), and hospital dietitians (1949) from the BLS report, *Social Workers in 1950* (American Association of Social Workers, 1952), p. 21.

those who work for the localities because State employees, being supervisors of State and local operations or consultants, are required to have more specialized training or experience for their jobs than are local employees. The average salary also tends to be higher in the larger local offices because only these offices have administrative operations that are sufficiently varied to warrant the employment of specialists and consultants.

In 1950, executives other than the agency heads and field representatives—both predominantly supervisory in function—earned more than any other group of public assistance employees in social work positions. "Other social workers," most of whom were specialists and consultants in social work, had higher average earnings than caseworkers and director-workers, who head small local offices; the "other social worker" group also earned more than supervisors in local agencies. Among the employees in positions most generally found only in local offices, salaries followed the expected pattern, reflecting the degree of responsibility, training, and social work experience required for the job. Directors, who headed local offices with enough staff so that the executive head himself did not carry a caseload, earned the most; casework supervisors were second; director-workers, who head small local offices and carry caseloads, came third; and caseworkers earned the least (table 2).

**Executive heads of local offices.**—Generally speaking, the larger the local office headed by a director or director-worker the more salary he makes (table 4). Director-workers in one-man offices averaged only \$2,649;

on the other hand, director-workers heading offices with six or more employees earned \$2,821. The lowest salary paid directors was for heads of offices with five or fewer workers (\$3,098, on the average) while their colleagues directing larger agencies earned proportionately more—up to an average of \$5,400 in the largest offices with 51 or more employees. Although salaries of directors and director-workers varied widely, for three-fourths of the executive heads the earnings fell within fairly narrow ranges—\$2,200 to \$3,400 for director-workers and \$2,600 to \$4,200 for directors (table 3).

**Other executives.**—The salaries of executives other than the heads of agencies cover a wide range—from less than \$1,400 to \$6,500—with two-thirds of the workers earning from \$3,800 to \$5,400. The greater diversity in salary for these positions compared with some of the others reflects the variety of functions represented. The group includes all employees in key executive positions of an administrative character with direct responsibility to the executive heads of State or local agencies, such as directors of major functional units of the agency.

**Supervisors.**—The median salary of \$3,383 for supervisors is based on earnings for 2,493 supervisors of caseworkers in local offices and for 390 supervisors of casework supervisors. If each group had been analyzed separately, probably the median salary for supervisors of supervisors would have been larger than \$3,383, while the median for supervisors of caseworkers would have been less. Almost 90 percent of the supervisors were paid between \$2,600 and \$4,200 annually. No

**Table 3.—Public assistance workers: Number and percent receiving specified salary, by position, 1950**

Position and salary	Number <sup>1</sup>	Percent
<b>Directors, total.....</b>	<b>1,327</b>	<b>100.0</b>
Less than \$2,600.....	92	6.9
2,600-2,999.....	241	18.2
3,000-3,399.....	222	16.7
3,400-3,799.....	286	21.6
3,800-4,199.....	203	15.3
4,200-4,599.....	115	8.7
4,600-4,999.....	76	5.7
5,000 and over.....	92	6.9
<b>Director-workers, total.....</b>	<b>1,738</b>	<b>100.0</b>
Less than \$2,200.....	237	13.6
2,200-2,599.....	416	23.9
2,600-2,999.....	479	27.6
3,000-3,399.....	405	23.3
3,400-3,799.....	153	8.8
3,800 and over.....	48	2.8
<b>Other executives, total.....</b>	<b>651</b>	<b>100.0</b>
Less than \$3,400.....	63	9.7
3,400-3,799.....	57	8.8
3,800-4,199.....	65	10.0
4,200-4,599.....	99	15.2
4,600-4,999.....	161	24.7
5,000-5,399.....	95	14.6
5,400-5,799.....	58	8.9
5,800 and over.....	53	8.1
<b>Supervisors, total.....</b>	<b>2,871</b>	<b>100.0</b>
Less than \$2,600.....	132	4.6
2,600-2,999.....	483	16.8
3,000-3,399.....	849	29.6
3,400-3,799.....	893	31.1
3,800-4,199.....	297	10.3
4,200-4,599.....	172	6.0
4,600 and over.....	45	1.6
<b>Field representatives, total.....</b>	<b>492</b>	<b>100.0</b>
Less than \$2,600.....	6	1.2
2,600-2,999.....	25	5.1
3,000-3,399.....	50	10.2
3,400-3,799.....	150	30.5
3,800-4,199.....	114	23.2
4,200-4,599.....	61	12.4
4,600 and over.....	86	17.5
<b>Caseworkers, total.....</b>	<b>21,898</b>	<b>100.0</b>
Less than \$2,000.....	1,514	6.9
2,000-2,199.....	3,096	14.1
2,200-2,399.....	2,594	11.8
2,400-2,599.....	4,435	20.3
2,600-2,799.....	4,490	20.5
2,800-2,999.....	2,502	11.4
3,000-3,199.....	1,345	6.1
3,200-3,399.....	388	1.8
3,400-3,599.....	1,169	5.3
3,600 and over.....	365	1.7
<b>Other social workers, total.....</b>	<b>1,024</b>	<b>100.0</b>
Less than \$2,600.....	145	14.2
2,600-2,999.....	150	14.6
3,000-3,399.....	208	20.3
3,400-3,799.....	203	19.8
3,800-4,199.....	116	11.3
4,200-4,599.....	116	11.3
4,600 and over.....	86	8.4

<sup>1</sup> In each group, excludes a few workers who did not report salary information.

<sup>2</sup> Includes 43 directors working primarily on child welfare.

<sup>3</sup> Includes 128 director-workers working primarily on child welfare.

**Table 2.—Public assistance workers: Annual salaries, by position, 1950**

Position	Number of social work employees	Annual salary			
		Median	Lowest	Highest	Middle range <sup>1</sup>
<b>Executive heads of local offices:<sup>2</sup></b>					
Directors.....	1,332	\$3,550	\$1,400	\$6,599	\$2,998-4,103
Director-workers.....	1,741	2,742	1,400	5,500	2,452-3,123
Other executives.....	654	4,719	1,400	6,500	4,097-6,140
Supervisors.....	2,883	3,383	1,900	5,100	3,041-3,702
Field representatives.....	500	3,836	2,100	5,100	3,568-4,320
Caseworkers.....	21,973	2,569	1,400	5,500	2,267-2,824
Other social workers.....	1,031	3,419	1,400	5,900	2,905-3,975

<sup>1</sup> Range within which half the salaries fell.

<sup>2</sup> Represents all executive heads of local offices, including a few working primarily on child welfare. Excludes data on salaries of heads of State agencies.

<sup>3</sup> Salaries coded in \$200 intervals, from less than \$1,400 to \$6,599 and over. Salaries shown as \$1,400 represent salaries below that amount; salary shown as \$6,599, above that amount.

tabulations were made of salaries according to the number of workers supervised, but a previous study<sup>4</sup> showed no significant relationship.

**Field representatives.**—Variations

<sup>4</sup> Vivian B. Norman and Dorothy R. Bucklin, *Personnel in Local Offices of State Public Assistance Agencies, 1946: Part I. Salaries*, Public Assistance Report No. 12, August 1947, p. 15.



**Table 4.—Executive heads of local public assistance offices:<sup>1</sup> Median salaries, by number of social workers in local offices, 1950**

Number of workers (including executive head)	Median salary
Director-workers, all offices.....	\$2,742
1 worker.....	2,649
2 workers.....	2,742
3-5 workers.....	2,868
6 or more workers.....	2,821
Directors, all offices.....	3,550
Fewer than 6 workers.....	3,098
6-10 workers.....	3,463
11-25 workers.....	3,874
26-50 workers.....	4,400
51 or more workers.....	5,400

<sup>1</sup> Represents all executive heads of local offices, including a few working primarily on child welfare.

in the salaries of field representatives apparently reflect interagency differences in salary levels more than any other factor. Within most States, field representatives are all of the same salary grade, and intrastate differ-

ences usually reflect the periodic pay increases given to workers for completion of specified periods of employment in the same position. In the larger States with more complex administrative setups, field representatives may be employed at several different salary grades. Annual salaries for this group of employees ranged from \$2,100 to \$5,100, but more than four-fifths earned \$3,400 or more; the median was \$3,836.

**Caseworkers.**—The caseworkers, who have the important job of working directly with public assistance applicants and recipients, were the lowest paid of all public assistance workers, with a median salary for the United States of \$2,569. Although their salaries ranged from less than \$1,400 to about \$5,500, more than three-fourths of the caseworkers made between \$2,000 and \$3,000 a year. Three States—California, Michigan, and

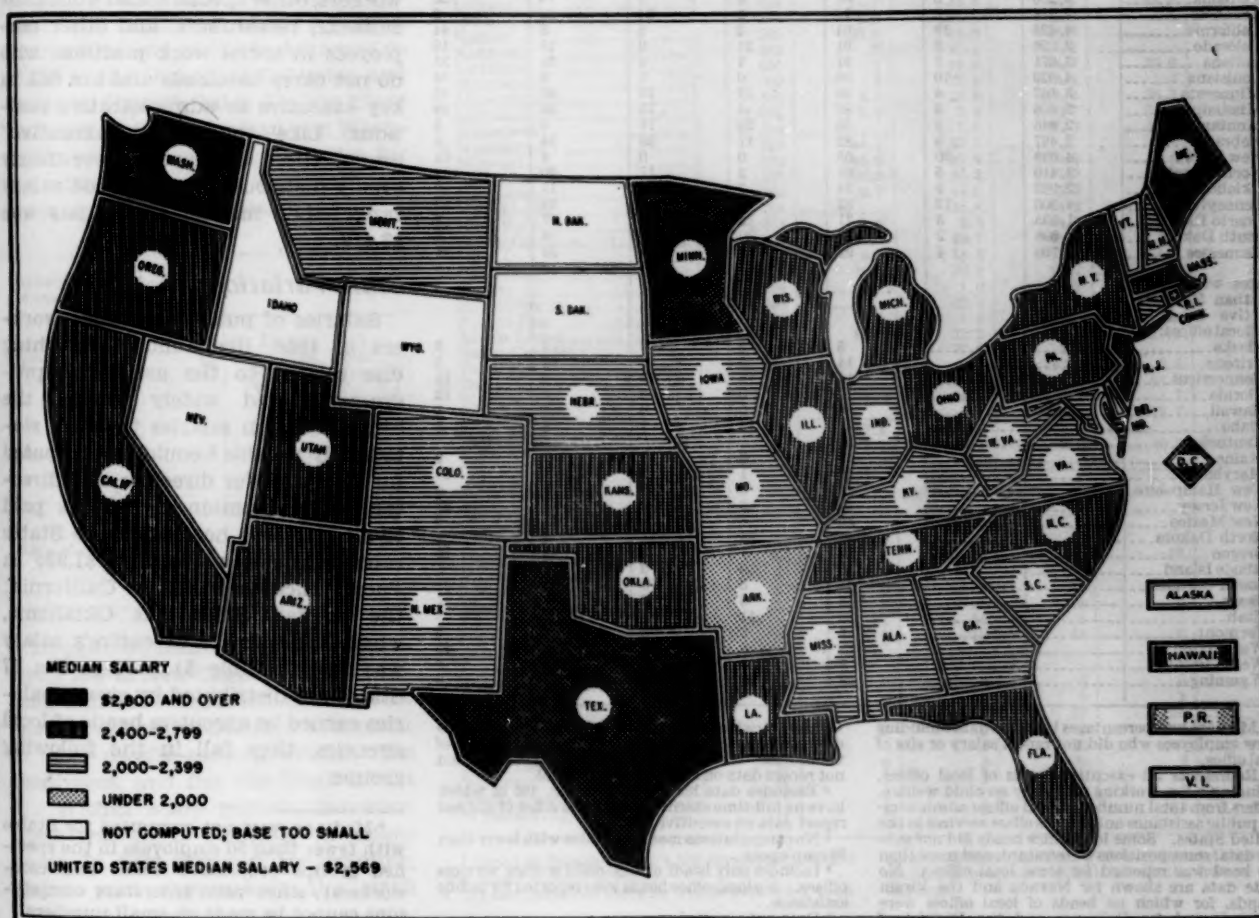
New York—which employed about a third of the country's public assistance caseworkers and paid relatively high salaries, pushed up the median for the Nation. The median salary, excluding these three States, was \$2,442.

Most public assistance agencies give periodic raises to workers who stay in the same position. These periodic increments explain much of the variation in the salaries of caseworkers. For the country as a whole, caseworkers' salaries and their length of employment with their present agency were directly related, as shown below.

Years with agency	Median annual salary
Less than 1.....	\$2,288
1-2.9 .....	2,523
3-4.9 .....	2,568
5-9.9 .....	2,594
10-19.9 .....	2,852
20 or more.....	3,414

If these increments were the only

**Chart 1.—Public assistance caseworkers: Median salary, by State, 1950**



explanation of the variations in salary by length of employment, a leveling off would be expected at 3 or 5 years of

employment, when employees reach the maximum of their salary range, but no increase for longer service

**Table 5.—Executive heads of local public assistance offices: Median salary and size of office, 1950**

State	Median salary <sup>1</sup>	Number of social work employees in median-size office <sup>1</sup>	Total number of executive heads of local offices	Executive heads by number of social work employees in local offices <sup>1</sup>			
				1	2	3-5	6 or more
Total and percentage distribution <sup>1</sup> ...	\$3,033	4	3,073	18.6	17.7	31.9	31.9
States with 100 or more executive heads of local offices:				Percent			
Georgia.....	2,734	2	160	35.6	30.0	25.6	8.8
Illinois.....	3,515	7	103	1.0	11.7	34.0	53.4
Iowa.....	2,940	3	123	29.8	29.8	28.1	12.4
Kansas.....	2,818	3	100	29.0	24.0	29.0	18.0
Massachusetts <sup>1</sup> .....	2,958	2	156	40.4	20.5	24.4	14.7
Michigan.....	3,164	4	140	17.9	18.6	30.0	33.6
Missouri.....	2,492	5	113	9.7	12.4	54.0	23.9
Ohio.....	2,697	4	246	22.4	16.3	30.1	31.3
Virginia.....	2,829	3	119	37.0	18.5	26.9	17.6
Wisconsin.....	3,569	4	101	11.0	13.0	55.0	21.0
States with 50-99 executive heads of local offices:				Number			
Alabama.....	3,260	5	65	0	2	40	23
Arkansas.....	2,274	3	74	2	34	36	2
California.....	4,425	19	64	2	6	8	44
Colorado.....	3,026	3	61	21	9	15	16
Indiana.....	3,071	5	91	1	4	51	35
Louisiana.....	4,029	10	60	0	0	6	54
Minnesota.....	3,567	4	90	12	19	40	16
Mississippi.....	2,508	5	82	3	10	50	19
Montana.....	2,846	2	50	29	11	5	5
Nebraska.....	2,497	3	82	17	35	24	6
New York.....	4,083	20	65	0	0	4	61
North Carolina.....	3,410	5	94	3	17	40	34
Oklahoma.....	2,982	9	74	2	5	17	50
Pennsylvania.....	4,200	12	82	1	6	18	57
Puerto Rico.....	1,935	3	71	2	34	27	7
South Dakota.....	3,095	2	89	30	15	8	3
Tennessee.....	2,700	4	92	9	20	39	24
States with fewer than 50 executive heads of local offices: <sup>4</sup>							
Alaska.....			5	2	2	1	0
Arizona.....			14	0	2	7	5
Connecticut.....			13	0	0	0	13
Florida.....			12	0	0	0	12
Hawaii.....			3	0	0	0	3
Idaho.....			30	14	5	8	3
Kentucky.....			33	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )
Maine.....			11	0	0	2	9
Maryland.....			20	1	2	4	13
New Hampshire.....			8	0	0	2	6
New Jersey.....			37	3	2	5	27
New Mexico.....			30	5	3	13	9
North Dakota.....			49	33	11	4	1
Oregon.....			32	7	2	10	13
Rhode Island.....			5	0	0	0	5
South Carolina.....			45	0	0	14	31
Texas.....			18	8	2	7	1
Utah.....			25	11	4	7	3
Vermont.....			5	0	0	0	5
Washington.....			29	0	1	6	22
West Virginia.....			8	0	0	0	8
Wyoming.....			23	13	5	5	0

<sup>1</sup> Medians and percentages based on data excluding a few employees who did not report salary or size of local office.

<sup>2</sup> Represents all executive heads of local offices, including a few working primarily on child welfare. Differs from total number of local offices administering public assistance and child welfare services in the United States. Some local-office heads did not submit data; some positions were vacant; and more than one head was reported for some local offices. No State data are shown for Nevada and the Virgin Islands, for which no heads of local offices were reported, and for Delaware and the District of

Columbia, which have no local offices. Includes one director reported for the agency in the District of Columbia. Includes also a few employees who did not report data on salary or size of office.

<sup>3</sup> Excludes data for 166 local offices, 105 of which have no full-time executive head; the other 61 did not report data on executive head.

<sup>4</sup> No computations made for States with fewer than 50 employees.

<sup>5</sup> Includes only heads of local child welfare services offices. No local-office heads were reported for public assistance.

<sup>6</sup> Data not reported.

should be expected to occur. The larger average salaries for persons employed 10 years and longer reflect not a Nation-wide tendency to continue to increase salaries for service beyond 5 years but the influence of a few States—notably New York—with comparatively high salaries and a large number of long-time employees. Of the more than 4,500 workers in the country who had been with their present agency 10 years or more, more than one-fourth were employed in New York, where the salaries of more than two-fifths of all caseworkers were \$2,800 or more and where most of the lowest-paid workers earned as much as the average salary in other States.

**"Other social workers."**—The group classified as "other social workers," like that of "other executives," is heterogeneous in the functions represented, and their salaries vary widely as a result. Included in this group are the medical and psychiatric social workers, other special social work consultants, researchers, and other employees in social work positions who do not carry caseloads and are not in key executive or administrative positions. Like the "other executive" group, these employees were fairly evenly distributed over a wide salary range; their median annual pay was \$3,419.

### State Variations

Salaries of public assistance workers in 1950, like almost everything else related to the assistance programs, varied widely among the States. Median salaries that are statistically reliable <sup>5</sup> could be computed for 27 States for directors and director-workers combined. Salaries paid to all executive heads in these States ranged from a median of \$1,935 in Puerto Rico to \$4,425 in California; the median State was Oklahoma, where the average executive's salary was \$2,982 (table 5). When the 27 States are distributed by size of salaries earned by executive heads of local agencies, they fall in the following groups.

<sup>5</sup> Medians were not computed for States with fewer than 50 employees in the specified groups (executive heads and caseworkers), since valid interstate comparisons cannot be made on small numbers.



Median salary of executive heads	Number	State
Less than \$2,500.	4	Nebr., Mo., Ark., P.R.
2,500-2,999.....	10	Okla., Mass., Iowa, Mont., Va., Kans., Ga., Tenn., Ohio, Miss.
3,000-3,499.....	6	N. C., Ala., Mich., S. Dak., Ind., Colo.
3,500-3,999.....	3	Wis., Minn., Ill.
4,000 and over....	4	Calif., Pa., N. Y., La.

The direct relation between the salary of an executive and the size of the office that he heads seems apparent in a State-by-State comparison, as it is for the Nation as a whole. Only a few States, however, had enough directors and director-workers to permit valid statistical conclusions. Still, the States with the lowest median salaries appear, by and large, to be those with more small offices, while those with the highest salaries seem to have a majority of large offices.

For caseworkers, median salaries could be computed reliably for 44 States. Caseworkers' earnings averaged from as little as \$1,380 a year in Puerto Rico and \$1,956 in Arkansas to \$3,279 in the District of Columbia and \$3,088 in Hawaii (table 6); the State paying the highest median was Washington (\$3,059). Average salaries for the other States fell between these amounts, as shown below.

Median salary of caseworkers	Number	State
Less than \$2,000.	3	P. R., Ark., R. I.
2,000-2,399.....	17	Mo., Miss., Nebr., N. H., Md., Ga., W. Va., S. C., Va., Ky., Iowa, Ala., N. Mex., Colo., Conn., Ind., Mont.
2,400-2,799.....	18	Tenn., N. C., Kans., Okla., La., Pa., Ohio, Ill., Fla., Mass., N. J., Ariz., Utah, Ore., Wis., Mich., N. Y., Calif.
2,800 and over....	6	Maine, Minn., Texas, Wash., Hawaii, and D. C.

In general, salaries were comparatively low in New England, the Southeast, and the Northwest, about average in the Central States, and highest in the middle-eastern States, the Southwest, and the Far West (chart 1). Within some regions, however, there was great disparity in salary levels. In New England, for example, Maine paid caseworkers the sixth

highest average salary in the Nation, while Rhode Island paid an average below that for all other States except Arkansas and Puerto Rico. In the Southwest region, Texas had the fourth highest average salary for caseworkers in the Nation, while its neighbor, New Mexico, ranked twenty-ninth.

### Reasons for State Variations

Presumably the considerable interstate variation that exists in salaries paid public assistance workers should be traceable to differences in the educational background of workers, in State fiscal ability, in general salary levels for public employment within a State, or in another important factor

Table 6.—Public assistance caseworkers: Annual salary, by amount, and median salary, 1950

State	Total number of case- workers	Amount of annual salary				Median salary <sup>1</sup>
		Less than \$2,000	\$2,000-2,399	\$2,400-2,799	\$2,800 and over	
Total number and percent- age distribution <sup>1</sup> .....	21,973	6.9	26.0	40.8	26.3	\$2,509
Percent with specified salary <sup>1</sup>						
States with more than 100 caseworkers:						
Alabama.....	287		72.8	27.2		2,273
Arkansas.....	166	64.1	35.9			1,956
California.....	2,068	.5	9.3	42.9	47.3	2,784
Colorado.....	254		58.7	37.8	3.5	2,360
Connecticut.....	133		60.9	32.3	6.8	2,364
Florida.....	420		20.5	79.5		2,578
Georgia.....	300	33.0	34.0	31.7	1.3	2,170
Illinois.....	1,010	4.9	28.9	52.7	13.6	2,531
Indiana.....	416	12.7	38.5	29.6	19.2	2,382
Iowa.....	220	1.8	94.5	1.8	1.8	2,244
Kansas.....	295	23.4	18.0	58.6		2,429
Kentucky.....	262	.8	98.1	1.1		2,241
Louisiana.....	691	.1	46.2	24.7	28.9	2,438
Maryland.....	262	.8	72.1	23.2	1.9	2,160
Massachusetts.....	586	9.5	25.9	28.3	36.3	2,591
Michigan.....	1,054	2.0	2.9	60.7	34.4	2,726
Minnesota.....	343		7.6	36.3	56.1	2,872
Mississippi.....	225	34.2	63.1		2.7	2,051
Missouri.....	624	45.2	43.9	10.3	.6	2,029
Nebraska.....	181	36.5	55.2	7.7	.6	2,058
New Jersey.....	260	2.7	14.6	55.0	27.7	2,598
New Mexico.....	104		55.8	44.2		2,308
New York.....	4,343	1.8	9.9	44.9	43.5	2,767
North Carolina.....	377		48.7	49.2	2.2	2,407
Ohio.....	1,031	9.7	14.5	71.3	4.6	2,487
Oklahoma.....	623	10.1	29.2	60.7		2,435
Oregon.....	204		1.0	64.2	34.8	2,662
Pennsylvania.....	1,956		42.0	42.8	15.2	2,452
Puerto Rico.....	132	98.5	1.5			1,380
Rhode Island.....	135	61.5	22.2	16.3		1,963
South Carolina.....	255	1.2	97.6	1.2		2,202
Tennessee.....	326	.6	49.1	47.0	2.5	2,401
Texas.....	648			15.9	84.1	2,881
Virginia.....	214	24.3	38.8	33.2	3.7	2,213
Washington.....	361			26.3	73.7	3,059
West Virginia.....	206	37.4	33.0	29.6		2,193
Wisconsin.....	336	1.7	16.1	42.0	40.3	2,697
Number with specified salary						
States with 50-99 caseworkers:						
Arizona.....	62	0	23	38	1	2,606
District of Columbia.....	55	0	0	0	55	3,279
Hawaii.....	88	0	0	13	75	3,088
Maine.....	85	0	0	33	52	2,863
Montana.....	50	0	26	24	0	2,392
New Hampshire.....	53	17	34	1	1	2,146
Utah.....	60	0	12	48	0	2,646
States with fewer than 50 caseworkers: <sup>2</sup>						
Alaska.....	0	0	0	0	0	
Delaware.....	25	3	11	9	2	
Idaho.....	44	0	0	29	15	
Nevada.....	13	0	0	0	13	
North Dakota.....	33	0	1	23	9	
South Dakota.....	42	0	3	39	0	
Vermont.....	23	0	2	18	3	
Virgin Islands.....	5	5	0	0	0	
Wyoming.....	17	0	0	4	13	

<sup>1</sup> Based on data excluding a few employees who did not report amount of salary.

<sup>2</sup> No computations made for States with fewer than

50 caseworkers; Alaska, which operates the public assistance program through fee agents, had no caseworkers.

**Table 7.—Distribution of States by median salary and amount of education of public assistance caseworkers**

Percent with bachelor's degree or better <sup>1</sup>	Number of States, by median salary				
	Total	Less than \$2,000	\$2,000-2,399	\$2,400-2,799	\$2,800 and over
Total.....	44	3	17	18	6
Less than 25.....	4	1	3	-----	-----
25-49.9.....	8	1	2	5	-----
50-74.5.....	20	-----	7	9	4
75 and over.....	12	1	5	4	2

<sup>1</sup> Data include caseworkers with bachelor's degree only, with bachelor's degree and some graduate social work study, and with graduate-level courses but no bachelor's degree.

<sup>2</sup> Medians not computed for States with fewer than 50 caseworkers.

less easily measured than the others—that is, public attitudes towards the work public assistance employees are doing. But exploration of these several factors affords no easy explanation of the State differences. Possibly the effects of all are so intermeshed that the relationship of any one to salary levels is difficult to isolate.

Interstate differences in the educational background of public assistance workers cannot be used to explain State salary differences. A distribution of States by caseworkers' salaries and education is given in table 7. In 19 of the 24 States paying a median salary of \$2,400 or more, at least half the caseworkers had a bachelor's degree or better.<sup>6</sup> On the other hand, all but seven of the 20 States paying less than \$2,400 also had college graduates in half or more of their casework jobs, and one State, paying an average of less than \$2,000, had college-trained workers in 9 out of 10 jobs. Of the 12 States that had persons with a bachelor's degree in as many as 3 out of 4 jobs, six paid less than \$2,400 and six paid \$2,400 or more.

The relative fiscal ability of the State as reflected in per capita income also seems to have little controlling influence on State salary differences. States paying the larger salaries<sup>7</sup> for caseworkers were almost equally di-

<sup>6</sup> Data include caseworkers with bachelor's degree only, with bachelor's degree and some graduate social work study, and with graduate-level courses but no bachelor's degree.

<sup>7</sup> The average used here is the median of the State median salaries.

vided between those above the national average in income and those below. Similarly, the number of poorer States paying above-average salaries to caseworkers was almost as large as the number paying comparatively low salaries.

While differences in the educational background of the workers and the relative fiscal ability of the States seem to give little help in explaining interstate differences in salaries, general salary levels for public employment within States and public attitudes appear to have an important influence on what States pay their public assistance workers.

In an attempt to determine the relationship between salary levels paid to public assistance workers and to persons in other similar public jobs, comparisons have been made, State by State, between salaries paid directors and school principals and between amounts paid caseworkers and teachers. In both comparisons, the public assistance workers—who have less professional training, as a group, than public school employees—came out second; that is, principals generally made more than directors, and teachers were, on the whole, better paid than caseworkers. Principals received higher average salaries than heads of local public assistance offices in about three-fourths of the States with roughly comparable salary data for both groups. Teachers did better financially in about two-thirds of the States with comparable data.

Although public assistance workers did less well in salary, relatively, than the school principals and teachers, there is enough relationship between the salaries paid the two groups to indicate that the salary level for public workers within the State is one factor affecting the earnings of public assistance workers. Of 36 States with roughly comparable data for salaries of teachers and caseworkers, two-thirds had the same general salary level for both groups; one-third of the States paid above-average<sup>8</sup> salaries to both and another third paid below-average salaries.

It is difficult to measure the effect of public attitudes on salaries paid to

<sup>8</sup> The average used here is the median of the State mean salaries.

public assistance employees. That they probably are an important factor in most States is shown by the fact that, in 25 of 42 States, those paying below-average salaries made below-average assistance payments and less-than-average fiscal effort to support the public assistance programs, as measured by the percent of income used for assistance payments. Similarly, those with above-average salaries were also above average in size of assistance payments and fiscal effort.

Of the 21 States that paid above-average salaries to their public assistance caseworkers, 15 also made payments to their aged assistance recipients that were greater than the national average; 13 of these 15 States had to give more-than-average financial support to their public assistance programs in order to maintain them at those levels. On the other hand, 14 of the 21 States paying less-than-average salaries also gave assistance at levels below the national average; in 12 of these 14 States the financial support given to the public assistance programs was less than average (table 8). Among the 21 States paying the lower salaries, only seven made more-than-average effort to support the public assistance programs, whereas all but six of the States paying above-average salaries had to exert relatively large fiscal effort to finance the programs.

It would be risky, on the basis of this comparison, to classify any State as to its attitude toward public assistance and the workers who administer it, since factors not immediately evident may be affecting the State's position in the Nation as to salaries, effort, and average payments. Roughly speaking, however, the pattern indicates that States are motivated more by what they want to do about public assistance than by their relative fiscal capacity.

This is not to say that all States could do equally well if they wanted to. Especially in States with limited income, there undoubtedly is not enough money to administer all State functions at adequate or nearly adequate levels. These States have to weigh an increase in one program against its cost to other public services. Although the problem is greatest in the lowest-income States, such



choices must be faced in varying degrees in all States.

### Changes in Salaries, 1946-50

Public assistance salaries have increased recently, but the increases do not, on the whole, represent a tendency on the part of the public to put a higher premium on services rendered. Salaries paid to public assistance workers were higher in 1950 than in 1946,<sup>8</sup> but in general the increases did little more than keep up with the increase in the cost of living, which went up 27.7 percent between the 2 years. Salaries for field representatives were increased 27.9 percent, and those for caseworkers, 29.7 percent. Salaries of directors and supervisors went up 36.6 and 34.2 percent, respectively—some-what more than living costs.

The practice of paying low salaries to public assistance workers may be rooted in the history of social work employment in public agencies and in the fact that the development and acceptance of social work as a profession is fairly recent and still continuing. Large-scale employment of persons in social work positions in public agencies dates back only to the 1930's, when the Federal Emergency Relief Administration and the Work Projects Administration were organized. Under the FERA and WPA, because there were not enough trained recruits, a large number of untrained people—later trained on the job—had to be hired to administer the huge public relief and work programs. Perhaps in part because they were untrained, but certainly because all salaries were low in that depression period, the WPA and FERA employees in social work positions earned relatively low salaries. Social work thus moved into public employment at a low salary scale.

It seems probable, also, that the low salaries are an indication that the

<sup>8</sup>Vivian B. Norman and Dorothy R. Bucklin, op. cit., p. 32.

Table 8.—Median salaries of public assistance caseworkers, June 1950; average old-age assistance payments, June 1950; and State fiscal effort, calendar year 1950<sup>1</sup>

Item	Number	State
States with above-average salaries...	21	
Above-average OAA payments...	15	
Above-average fiscal effort...	13	Ariz., Calif., Kans., La., Maine, Mass., Mich., Minn., N. Y., Okla., Oreg., Utah, Wash.
Below-average fiscal effort...	2	N. J., Ohio
Below-average OAA payment...	6	
Above-average fiscal effort...	2	Fla., Wis.
Below-average fiscal effort...	4	D. C., Ill., Pa., Texas
States with below-average salaries...	21	
Above-average OAA payments...	7	
Above-average fiscal effort...	5	Colo., Conn., Mont., N. H., R. I.
Below-average fiscal effort...	2	Iowa, Nebr.
Below-average OAA payment...	14	
Above-average fiscal effort...	2	Ark., Mo.
Below-average fiscal effort...	12	Ala., Ga., Ind., Ky., Md., Miss., N. C., N. Mex., S. C., Tenn., Va., W. Va.

<sup>1</sup>Averages used are the median (\$2,418) of the State medians of salaries and the median of the State averages and percents, respectively, for average assistance payments and State fiscal effort (percent of income used for public assistance). Median salaries not computed for States with fewer than 50 caseworkers.

Per capita income data not available for Hawaii and Puerto Rico; Hawaii pays next to the highest average salary but makes a below-average payment to old-age assistance recipients; Puerto Rico pays the lowest average salary and makes a below-average payment to old-age assistance recipients.

public still does not entirely accept the fact that social work is a profession. This attitude, combined with the short supply of trained workers, probably accounts for the fact that in many States professional training in social work is not a prerequisite for employment in social work positions, except those obviously requiring special knowledge or skills.<sup>10</sup>

Each profession, as it has developed, has had to win public acceptance of the need for specialized training for the service provided. For centuries, for example, women nursed the sick in their families, but no special nursing techniques or skills, except those based on common sense and sympathetic interest, were recognized. With technical developments in medicine, the necessary nursing skills could be learned only through professional training, and nursing came to be ac-

<sup>10</sup>The position held, for example, by medical-social consultants; by training or field supervisors, who carry certain kinds of supervisory or educational responsibility; or by child welfare workers, who provide certain special services and who in many States must, under present requirements for newly hired workers, have at least 1 year of social work training.

cepted as a service to be provided by skilled practitioners. Similarly, the problems of the disadvantaged and the troubled were dealt with, until recently, only on the basis of common sense and sympathetic interest, and no other special skills for such work were recognized.

Social work is still a new profession—newer than all the others with which salary comparisons were made at the beginning of the article. It has been only within the last 50 years that special knowledge and skills have been delineated and taught in schools of social work. The profession is still in the process of formulating and gaining acceptance for agreed-upon standards for professional training and clearer identification of who is a "social worker." Higher compensation for social work services that are truly professional may come as (1) the social work profession develops a more universally accepted definition of the field; (2) commensurate professional standards are enforced; and (3) these standards are understood and supported by the public as necessary to protect the quality of the social services made available to the community.

# Railroad Retirement Act Amendments of 1951: Financial and Actuarial Aspects

by ROBERT J. MYERS\*

*The benefit provisions and legislative history of the 1951 amendments to the Railroad Retirement Act were summarized in the February Bulletin. In this issue the Chief Actuary of the Social Security Administration discusses the financial and actuarial implications of the amended law, with special emphasis on the provisions coordinating in some measure the railroad program with old-age and survivors insurance.*

THE 1951 amendments to the Railroad Retirement Act include provisions for transferring the wage records of short-term railroad workers to old-age and survivors insurance. Congress also provided for a financial interchange between that program and the railroad retirement program designed to place the old-age and survivors insurance trust fund in the same position it would have held if all railroad employment had always been covered by old-age and survivors insurance. The provisions for financial interchange are of special interest both to the persons administering the programs and to the general public, since they establish the first coordination of this type between public retirement programs.

The amendments (Public Law 234) were adopted in October 1951. They had been preceded by hearings in both Houses of Congress and went through a number of changes in the course of their legislative history.<sup>1</sup> One version of the bill would have made the financial interchange the subject of a joint study by the Social Security Administration and the Railroad Retirement Board to be submitted to Congress by 1956, but the law as enacted made it immediately effective. This timing had been strongly urged by both the Federal Security Agency and the Bureau of the Budget in their testimony before the congressional committees, and it was also agreed to by the

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<sup>1</sup> See Robert J. Myers and Wilbur J. Cohen, "Railroad Retirement Act Amendments of 1951: Benefit Provisions and Legislative History," *Social Security Bulletin*, February 1951.

employee group sponsoring the bill.<sup>2</sup>

## Financial Interchange Provisions

According to the statement of the Railroad Retirement Board on H.R. 3669, the purpose of the financial interchange provisions in that bill is as follows:

It is an over-all adjustment to compensate the railroad-retirement system for the savings it affords to the social-security system from the separate existence of the former. The recoupment of these savings contributes to making it possible to increase benefits as provided in the bill without affecting the financial soundness of the railroad-retirement system. The bill, in substance, declares it to be the Congressional policy that the social-security system shall neither profit nor lose from the existence of the separate railroad-retirement system. Because the railroad-retirement system covers an older group and a group which is in other respects a higher-cost segment of the national working population, it has achieved savings to the social-security system by removing that higher cost segment from the coverage of that system. The bill utilizes these savings for increasing benefits under the railroad-retirement system without increasing the tax rates for the maintenance thereof.<sup>3</sup>

<sup>2</sup> See *Report of the Senate Committee on Labor and Public Welfare on S.1347* (S. Rept. 890, 82d Cong., 1st sess.), Oct. 4, 1951, p. 14. As stated there, the wording in the section was drafted jointly by the Bureau of the Budget, the Federal Security Agency, and the Railway Labor Executives' Association.

<sup>3</sup> *Report of the Committee on Interstate and Foreign Commerce on H.R. 3669* (H. Rept. 976, 82d Cong., 1st sess.), September 19, 1951, p. 63.

In the testimony of the Social Security Administration before the Senate subcommittee it was argued, on the other hand, that the separate existence of the railroad retirement system would not result in a saving to the old-age and survivors insurance program. On the question of whether the group covered by the railroad system is a higher-than-average-cost group, the Administration said:

While it is true that for this group there are certain elements making for higher costs, on the one hand, other factors are present which act in the opposite direction. "Higher cost" factors include an older age distribution and perhaps a lower average retirement age (because of the availability of larger benefits). On the other hand, "lower cost" factors include a higher wage level and a higher proportion of men (since women have superior mortality, lower average retirement age, and less regular employment, all of which increase costs and more than offset their lower cost due to having relatively less in supplementary and survivor benefits).<sup>4</sup>

The financial interchange provisions finally adopted are designed to provide for such continuing adjustments that, whatever the true situation proves to be, the general objective of placing and maintaining the old-age and survivors insurance trust fund in the same position it would have been if railroad service had always been covered by old-age and survivors insurance will be achieved.

## Cost Effects of Coordination Provisions

According to the testimony of the Railroad Retirement Board on S.1347, as introduced, the provisions of that bill would have resulted in an "initial debt" of \$700 million "owed" by the railroad retirement account to the old-age and survivors insurance trust fund. This amount would be more

<sup>4</sup> *Senate Hearings*, pp. 547 and 548.



than offset by annual transfers in the future, based on the developing experience, from the trust fund to the railroad retirement account. It was estimated that the transfers would range generally from about \$10 million to \$60 million and average about \$34 million a year.<sup>5</sup>

On the basis of these estimates, the representative of the Railway Labor Executives' Association testified that, since the net effect was a flow of funds to the railroad retirement system, there would be no need to transfer the "initial debt."<sup>6</sup> Instead, equitable treatment would be accorded both systems if the railroad retirement program merely paid interest on this amount, with the interest payments being more than offset by the annual transfers for future developing experience. This is the procedure established in the final legislation.

The result of handling the financial interchange in this manner would, on the basis of Railroad Retirement Board estimates, be future annual transfers from old-age and survivors insurance to railroad retirement averaging about \$13 million for the bill as introduced.<sup>7</sup> Accordingly, under these estimates the old-age and survivors insurance system would not only have to transfer such amounts but would also under this bill have had the cost of granting wage credits for railroad service for employees having less than 10 years of such service.

Leaving the \$700 million "initial debt" in the railroad retirement account would result in the latter receiving 3-percent interest<sup>8</sup> on this amount but having to pay to the old-age and survivors insurance trust fund only about 2¼-percent interest,

<sup>5</sup> Senate Hearings, p. 238. The average figure is based on the level-cost calculations, which show a gross reimbursement to railroad retirement for future experience of 0.65 percent of a \$5.2 billion annual payroll (Senate Committee Report, table III, items D and III, p. 16).

<sup>6</sup> Ibid, p. 241.

<sup>7</sup> The average figure is based on the level-cost calculations, which show a net reimbursement to railroad retirement for future experience amounting to 0.25 percent of a \$5.2 billion annual payroll (Senate Committee Report, table III, item III, p. 16).

<sup>8</sup> The statutory minimum interest rate provided by the Railroad Retirement Act for investments of the railroad retirement account.

since that is the average interest rate of the trust fund currently. The railroad system would thus have a "net profit" (at the expense of the General Treasury) of \$5¼ million per year.

Estimates for S.1347, as introduced, were also presented in the testimony of the Social Security Administration. They agreed with the Railroad Retirement Board estimate in the amount of the "initial debt" but indicated that the flow of funds would at all times be from the railroad retirement account to the trust fund and would average about \$35 million a year on a net basis, assuming the "initial debt" would not be transferred.<sup>9</sup>

The provisions of the final legislation (notably the retention of the previous law's work clause applicable to retirement benefits) have an important effect on the financial interrelationships between the two systems. The Railroad Retirement Board estimate for the introduced bill (a net annual transfer from the old-age and survivors insurance trust fund averaging \$13 million, or 0.25 percent of railroad payroll) is reduced considerably and in fact reversed for the law as enacted (a net annual transfer to the trust fund averaging about \$1.5 million, or 0.03 percent of payroll).<sup>10</sup> Correspondingly, an estimate prepared on the assumptions used in the Social Security Administration testimony would show a much larger average transfer to the trust fund, probably somewhere in the neighborhood of \$45-50 million per year.

The two sets of estimates agree on the cost to old-age and survivors insurance of including the short-service railroad employees under that program rather than under the railroad program. Where the difference arises is in the estimates of whether the separate existence of the railroad retirement system does or does not result in a saving to the old-age and survivors insurance system. According to the Railroad Retirement Board estimate, this saving amounts to 0.82

<sup>9</sup> Senate Hearings, pp. 541-563 (especially pp. 551-553). Also see Senate Committee Report, p. 16, which indicates how the average figure was derived (net reimbursement to old-age and survivors insurance for future experience of 0.69 percent of a \$5.2 billion annual payroll).

<sup>10</sup> Senate Committee Report, table I, item F minus item E of column 1, p. 11.

percent of railroad payroll. According to the Social Security Administration figures (which use the Railroad Retirement Board estimate of the cost for short-service employees), the separate existence of the railroad retirement system increases costs for the old-age and survivors insurance system by 0.12 percent of railroad payroll or about 0.005 percent of the covered payroll under old-age and survivors insurance.<sup>11</sup>

The figures given earlier reflect the combined effect of the financial interchange provisions and transferring the short-service railroad employees to the old-age and survivors insurance system. It would have been possible for Congress to have enacted only one of these two provisions. The independent effect on the old-age and survivors insurance system of the financial interchange provisions as they related to the introduced version of S.1347, modified for a \$300 monthly wage base, is indicated in the following tabulation:

Item	Percent of railroad payroll	
	Railroad Retirement Board estimate	Social Security Administration estimate
Transfer from old-age and survivors insurance trust fund to railroad retirement account	.25	-.69
Cost to old-age and survivors insurance for short-service employees <sup>1</sup>	.57	.57
Savings to old-age and survivors insurance because of separate existence of railroad system	.82	-.12

<sup>1</sup> Cost of paying additional benefits on basis of wage credits given for railroad service. Source: Senate Committee Report, table III, item III, and table IV, footnote 4, pp. 16 and 17.

As was indicated above, since the legislation provides for continuing transfers between the two systems, future experience will definitely indicate whether the "savings to the old-

<sup>11</sup> The Senate Committee Report (p. 16) states that the Social Security Administration testimony "denies the existence of any savings to the social security system from the separate existence of the railroad retirement system" but that "this denial is not supported" by the figures. As indicated here, however, the Social Security Administration estimate shows the existence of a small "loss" to the old-age and survivors insurance system.

age and survivors insurance system because of the separate existence of the railroad retirement system" are positive or negative.

### Operation of Interchange Provisions

Although the over-all objective of the financial interchange provisions is simple, the provisions themselves are somewhat complicated. They are summarized in the box on page 18.

A specific numerical example will help to clarify the manner in which the adjustment might work out under the provisions of section 5(k) (2). It is emphasized that the figures used are purely hypothetical and are not estimates of what the situation may be. Thus, many of the assumptions are made merely to show how different situations would be handled rather than to indicate how events will develop. First, assume that the interest rate, as calculated under subparagraph (D),<sup>12</sup> is  $2\frac{1}{4}$  percent for the fiscal year ended June 30, 1953 (determined as of May 31), and  $2\frac{3}{4}$  percent,  $2\frac{1}{2}$  percent, and  $2\frac{3}{4}$  percent, respectively, for each of the three succeeding fiscal years. Assume further that all events take place at the latest time permitted. The following events, listed in their chronological order, would then occur.

**Event 1.**—On January 1, 1954, in accordance with subparagraph (A), it is determined that as of June 30, 1952, the amount in the old-age and survivors insurance trust fund would have been \$17,100 million if railroad service had always been covered, as against an actual trust fund of \$16,400 million, so that the "initial debt" is \$700 million.

Determining the size that the trust fund would have been if railroad service had always been covered under old-age and survivors insurance is a relatively simple matter and may be done quite precisely, since the determination depends on past experience and does not involve prediction or projection into the future. The additional taxes from railroad employment for each year back through 1937

<sup>12</sup> The computation is similar to that used in determining the interest rate for new investments for the old-age and survivors insurance trust fund.

are readily calculable, since the railroad payrolls are known and the pertinent old-age and survivors insurance tax rates can be applied against them (after proper allowance for the \$3,000 maximum annual taxable wage during 1937-50 and \$3,600 thereafter). The amount of additional benefit payments that would have been made each year can also be readily calculated from proper samples, although this procedure is somewhat more complicated. Then the additional administrative expenses can be approximated from the actual administrative expenses of both agencies.

Finally, these additional tax receipts, benefit payments, and administrative expenses can be added to the actual figures, plus interest at the actual rate earned on the trust fund each year in the past so as to yield the resulting hypothetical accumulated trust fund.

**Event 2.**—On January 1, 1954, in accordance with subparagraph (B), the interest is determined for the fiscal year 1953 (at a rate of  $2\frac{1}{4}$  percent) on the amount of the "initial debt" determined in Event 1. This amount (\$15 $\frac{1}{4}$  million) is immediately transferred to the trust fund from the railroad retirement account. Since the interest was due June 30, 1953, payment was 6 months late and the trust fund has lost about \$150,000, but the loss will be made up by the yearly determination of "the position of the Trust Fund." Moreover, in future years, the interest on the "initial debt" is to be paid promptly when due according to the provisions of the law.

**Event 3.**—On June 15, 1954, in accordance with subparagraph (C), it is determined that as of June 30, 1953, the holdings of the trust fund would have been \$19,625 million if railroad service had always been covered, as against an "actual" trust fund of \$19,600 million, made up of \$18,900 million of assets in the fund (including the interest received January 1, 1954, under Event 2) and the \$700 million "initial debt" under Event 1. Accordingly, there is a "current deficit" in the trust fund amounting to \$25 million.

**Event 4.**—On June 25, 1954, in accordance with subparagraph (C), the \$25 million of "current deficit" as of the end of the fiscal year 1953, determined under Event 3, is transferred from the railroad retirement account to the trust fund. With this amount is transferred about \$550,000 in interest thereon (at the rate of  $2\frac{1}{4}$  percent, applicable to the fiscal year 1953) for the 11 months and 25 days following the end of the fiscal year 1953.

**Event 5.**—On June 30, 1954, in accordance with subparagraph (B), interest (at the rate of  $2\frac{3}{4}$  percent) is determined for the fiscal year 1954 on the "initial debt" of \$700 million, determined in Event 1. This interest amounts to \$16.6 million and is immediately transferred from the railroad retirement account to the trust fund.

**Event 6.**—On June 15, 1955, in accordance with subparagraph (C), it is determined that as of June 30, 1954, the trust fund would have been \$22,750 million if railroad service had always been covered as against an "actual" trust fund of \$22,800 million, made up of \$22,100 million of assets in the trust fund (including receipts under Events 2, 4, and 5) and \$700 million of "initial debt." Accordingly, there is a "current surplus" of \$50 million in the trust fund. This amount due the railroad retirement account can be handled in either of two ways—by paying it to the railroad retirement account within 10 days along with accumulated interest (the reverse of Event 4), or by offsetting it against the "initial debt" determined in Event 1. If the latter procedure is followed, as presumably it will be, the \$50 million is offset as of July 1, 1954, against the "initial debt."

**Event 7.**—On June 30, 1955, in accordance with subparagraph (B), interest (at the rate of  $2\frac{1}{2}$  percent) is determined for the fiscal year 1955 on the "initial debt" of \$700 million, determined in Event 1, minus the \$50 million offset under Event 6. This interest amounts to \$16 $\frac{1}{4}$  million and is immediately transferred from the railroad retirement account to the



trust fund. It will be noted that the procedure in Event 6—making the offset effective at the beginning of the fiscal year 1955—yields the proper result for interest determination. The \$50 million "current surplus" is determined as of June 30, 1954, and, accordingly, is offset against the "initial debt" at that time. Interest for the fiscal year 1955, accordingly, is only on the difference between these two items.

**Event 8.**—On June 15, 1956, in accordance with subparagraph (C), it is determined that as of June 30, 1955, the trust fund would have been \$27,290 million if railroad service had always been covered. The "actual" trust fund is, however, \$27,250 million, made up of \$26,600 million of assets (including receipts under Events 2, 4, 5, and 7) and \$650 million that represents the difference between the "initial debt," determined in Event 1, and the offset made in Event 6. Accordingly, there is a "current deficit" of \$40 million in the trust fund.

**Event 9.**—On June 25, 1956, in accordance with subparagraph (C), the \$40 million of "current deficit" as of the end of the fiscal year 1955, determined under Event 8, is transferred from the railroad retirement account to the trust fund. To this amount is added almost \$1 million in interest (at the rate of 2½ percent, applicable to the fiscal year 1955) for the 11 months and 25 days following the end of the fiscal year 1955.

**Event 10.**—On June 30, 1956, in accordance with subparagraph (B), interest (at the rate of 2½ percent) is determined for the fiscal year 1956 on the "initial debt" of \$700 million, determined in Event 1, minus the \$50 million offset under Event 6. This interest amounts to about \$17.1 million and is immediately transferred from the railroad retirement account to the trust fund.

### Actuarial Cost Estimates

The actuarial staff of the Railroad Retirement Board presented a number of cost estimates for the various bills introduced and the changes made as legislative action developed. Most of these cost estimates were on the basis

of a single figure representing the net level premium required to support the benefits in perpetuity, taking into account interest at the rate of 3 percent.<sup>13</sup>

The resulting level premium costs can be compared with what is, in effect, the level contribution rate for the system—that is, 12½ percent of payroll, which is the combined employer-employee rate effective for all years after 1951 (the 1951 rate was 12 percent).

The estimated level premium costs under the old law, the various bills considered, and the final legislation are shown below.

Plan	Cost as percent of payroll
Old law	12.60
H.R. 3669 (and S.1347)	
as introduced	13.90
H.R. 3755 (and S.1353)	
as introduced	15.70
H.R. 3755 (and S. 1353) as revised	14.40
H.R. 4641	13.49
H.R. 3669 as reported to House	14.71
H.R. 3669 as passed by House	16.40
H.R. 3669 (and S.1347) as passed by Senate	14.06
New law	14.43

<sup>13</sup>Estimates developed for this article on basis of official figures of the Railroad Retirement Board, modified for consistent payroll base and approximate benefit provisions.

The cost figures are all on a comparable basis as to the total equivalent level annual payroll assumed—\$4.9 billion when the maximum taxable and creditable wage is \$300 a month, \$5.3 billion for a \$350 wage base, and \$5.5 billion for a \$400 wage base.

<sup>14</sup>The use of a single cost figure here and in the succeeding discussion does not mean that the actuarial estimates can be made so precisely. The Railroad Retirement Board has always recognized this fact in its presentation of a single cost figure—for instance, in its Fourth Actuarial Valuation, which states: "It should, however, be realized that it is virtually impossible with respect to a system of this size in which there is great variability in basic factors to develop a precise cost figure. At best, the level rate . . . can be looked upon as the most probable point in a range within which the true costs of the system lie." (*Annual Report of the Railroad Retirement Board for Fiscal Year 1949*, p. 175.) This same general conclusion was stated in the Second Actuarial Valuation: "No precise figure can be set down as to the exact cost of the benefits provided under the Railroad Retirement Act." (*Annual Report of the Railroad Retirement Board for Fiscal Year 1943*, p. 119.)

According to these figures, the old law was almost exactly in financial balance, since its cost was virtually the same as the future contribution rate. H.R. 3669, as introduced, had a cost estimated to be about 1½ percent of payroll in excess of the contribution rate. The substantial benefit increases provided were partly offset by savings resulting from the higher wage base of \$400, the applicability of the old-age and survivors insurance work clause, the financial interchange provisions with old-age and survivors insurance, and the elimination of benefits for short-service railroad employees.

H.R. 3755, as introduced, had a cost estimated at more than 3 percent of payroll higher than the contribution rate because the substantial benefit increases were not offset by any savings. For similar reasons, the revision of this bill would still have cost almost 2 percent in excess of the contribution rate.

H.R. 4641 was estimated to cost only about 1 percent of payroll in excess of the contribution rate, in part because of the smaller benefit increases provided for retired workers and in part because of the savings due to the introduction of the old-age and survivors insurance work clause.

H.R. 3669, as reported to the House, had an estimated cost fairly close to that of the revised H.R. 3755, which it closely paralleled except for providing an increase in survivor benefits. As passed by the House, however, H.R. 3669 had the highest cost of any of the bills—almost 4 percent of payroll in excess of the contribution rate. This substantial difference resulted from the introduction of spouse's annuities and the incorporation of the "old-age and survivors insurance minimum guarantee" benefit provision.<sup>14</sup>

S. 1347, as passed by the Senate, had an estimated cost of about 1½ percent of payroll in excess of the contribution rate, or roughly the same as the original version of the bill, since the changes raising the cost (lowering the wage base, eliminating the old-age and survivors insurance work clause, and increasing slightly the retirement annuities) offset those de-

<sup>15</sup>See the *Bulletin*, February 1952, pp. 7-11.

## Financial Interchange With Old-Age and Survivors Insurance

### PROVISIONS OF RAILROAD RETIREMENT ACT FOR FINANCIAL INTERCHANGE WITH OLD-AGE AND SURVIVORS INSURANCE SYSTEM:

Section 5. (k) (2) (A) The Board and the Federal Security Administrator shall determine, no later than January 1, 1954, the amount which would place the Federal Old-Age and Survivors Insurance Trust Fund (hereafter termed "Trust Fund") in the same position in which it would have been at the close of the fiscal year ending June 30, 1952, if service as an employee after December 31, 1936, had been included in the term "employment" as defined in the Social Security Act and in the Federal Insurance Contributions Act.

(B) On January 1, 1954, for the fiscal year ending June 30, 1953, and at the close of each fiscal year beginning with the fiscal year ending June 30, 1954 . . . the Board shall certify . . . for transfer . . . to the Trust Fund, interest for such fiscal year at the rate specified in subparagraph (D) on the amount determined under subparagraph (A) less the sum of all offsets made under subparagraph (C).

(C) At the close of the fiscal year ending June 30, 1953, and each fiscal year thereafter, the Board and the Federal Security Administrator shall determine the amount, if any, which if added to or subtracted from the Trust Fund would place such Trust Fund in the same position in which it would have been if service as an employee after December 31, 1936, had been included in the term "employment" as defined in the Social Security Act and in the Federal Insurance Contributions Act. . . .

(D) For the purposes of subparagraphs (B) and (C), for any fiscal year, the rate of interest to be used shall be equal to the average rate of interest, computed as of May 31 preceding the close of such fiscal year, borne by all interest-bearing obligations of the United States then forming a part of the public debt; except that where such average rate is not a multiple of one-eighth of 1 per centum, the rate of interest shall be the multiple of one-eighth of 1 per centum next lower than such average rate.

creasing the cost (reducing, on the whole, the amounts of the survivor and dependent's benefits).

The cost of the legislation finally enacted is estimated at almost 2 percent of payroll in excess of the contribution rate. The cost was increased somewhat over that of the bill passed by the Senate because the former wage base of \$300 a month was retained as contrasted with the \$350 base provided in the Senate version.

The lack of balance between the cost and the contribution rates indicated above undoubtedly was one of the important reasons for the adoption of Senate Concurrent Resolution 51, which calls for a congressional study of the railroad retirement system, including its relationship with

old-age and survivors insurance. During the hearings, many witnesses testified that a margin of 1 percent of payroll between cost and contribution rate was reasonable and could readily be acceptable; their argument was based on the consistent overstatement of costs in the past. This overstatement had occurred primarily because of the steadily rising wage level during the past decade. As wages rise, the cost of the system, like the cost of old-age and survivors insurance, is decreased when measured as a percentage of payroll because of the weighted benefit formula, under which workers with low wages receive benefits that are proportionately higher than those with higher wages. Raising the maximum wage base reduces

the cost of the system for this same reason.

The distribution of the estimated level premium cost of 14.43 percent of payroll under the final legislation, by the various categories of benefits and other cost items, is indicated below.

Item	Cost as percent of payroll
Net level premium cost.....	14.43
Retirement benefits.....	12.00
Age annuities and pensions <sup>1</sup> .....	7.74
Disability annuities payable before age 65.....	1.71
Disability annuities payable after age 65.....	1.52
Spouse's annuities.....	1.03
Survivor benefits.....	3.28
Aged widow's annuities <sup>2</sup> .....	2.16
Widowed mother's annuities.....	.15
Child's annuities.....	.24
Lump-sum death payments.....	.19
Residual death payments.....	.54
Other costs and credits:	
Allowance for minimum and maximum provisions.....	.28
Administrative expenses.....	.14
Net financial interchange with old-age and survivors insurance <sup>3</sup> .....	1.30
Funds on hand.....	\$ -1.30

<sup>1</sup> Pensions are those taken over from former railroad pension plans in 1937.

<sup>2</sup> Includes the relatively small amount of widower's and parent's annuities.

<sup>3</sup> Represents net balance of credits to old-age and survivors insurance trust fund of taxes (both past and future) at old-age and survivors insurance rates based on all railroad employment (level cost of 6.00 percent) over credit from trust fund on account of additional benefits that would have been payable under old-age and survivors insurance with respect to employees with at least 10 years of railroad service (level cost of 5.97 percent).

<sup>4</sup> Credit item to help meet the benefit and administrative costs; relates interest at a rate of 3 percent on the present account to the \$4.9 billion annual payroll.

Source: Senate Committee Report, table I, p. 11.

By far the greatest part of the cost is for retirement benefits for persons aged 65 and over—that is, for age annuities (most of which are payable to those over age 65) and for disability annuities payable after age 65. As a result of the financial interchange provisions, there is a small cost to the railroad retirement system for net transfers to the old-age and survivors insurance trust fund, amounting to 0.03 percent of railroad payroll.

On the whole, these provisions, along with that transferring short-service employees to the old-age and survivors insurance system, have financial advantages for the railroad retirement program. Although the estimate indicates a small transfer of funds from the railroad retirement system, it does not indicate specifically the savings due to the removal of the short-service employees, which is taken into account in the estimated



cost of the various benefits. According to this estimate the railroad retirement system might have a relatively small amount to transfer to the old-age and survivors insurance system, but the amount is far more than offset by the employer and employee contributions with respect to the short-service employees that the railroad retirement system, in effect, collects and retains. No benefits other than the residual death payment, which in virtually all cases will either not be due or not be claimed because of the survivor's lack of knowledge, can be payable by the railroad retirement system with respect to the wage records on which these contributions are based.

Year-by-year projections of the estimated operation of the railroad retirement program were presented during the hearings only for the old law and for H.R. 3669 as introduced.<sup>15</sup> Under the old law the benefit disbursements for the calendar year 1952 were estimated at \$357 million, which represents 55 percent of the estimated contribution income of \$649 million. Under H.R. 3669, as introduced, the estimated benefit disbursements for 1952 were \$460 million, or 62 percent of the estimated contribution income of \$739 million (an increase from the contribution income under the previous law because of the higher maximum taxable wage base). For the

legislation enacted, a comparable estimate of the benefit disbursements for 1952 is \$462 million,<sup>16</sup> or 71 percent of the estimated contribution income of \$649 million (same as the contribution income under the old law because of no change in the tax-rate schedule and wage base). Benefit disbursements under the new law in 1952 will be about \$105 million higher than under the earlier provisions, an increase of almost one-third, and will represent about 9 percent of covered payrolls.

### *Administrative Workloads*

The Bureau of Old-Age and Survivors Insurance of the Social Security Administration will have a large amount of additional administrative work as a result of the new railroad retirement legislation, primarily because of the transfer of the short-service cases and the provisions restricting duplication of benefits under the two programs.

New claims arising from the transfer of wage credits for workers who die or retire with less than 10 years of railroad service will average about 16,000 a year in the immediate future. In order that the Railroad Retirement Board may adjust its retirement benefits for those who are also receiving

<sup>15</sup> Estimate made by the Railroad Retirement Board. Later estimates of the payments in 1952 are slightly lower—\$340 million under the old law and \$440 million under the present law.

old-age and survivors insurance benefits, the Bureau must process immediately a backlog of about 32,000 cases, while the future workload will vary between 10,000 and 15,000 cases each year.

Further, old-age and survivors insurance benefits will have to be recalculated for individuals currently on the rolls who have had some railroad earnings since 1936. Any increases will, on the whole, be relatively small, so that this work has been budgeted for 1953, when the recalculations will be made and adjusted payments made retroactively to November 1, 1951. It is estimated that 60,000 old-age insurance beneficiaries will be affected. Dependent's benefits will also be involved in about one-third of the cases.

The additional administrative work for the Social Security Administration described above will, in the long run, be reimbursed by the railroad retirement system through the operation of the financial interchange provisions. Any such extra expenses will, as is the case for all administrative costs, be paid out of the old-age and survivors insurance trust fund, which will be decreased thereby. Accordingly, the difference between the "actual" fund and the fund that would have been accumulated if railroad service had always been covered under old-age and survivors insurance will be increased, and the transfer from the railroad retirement account will be that much larger.

<sup>16</sup> Senate Hearings, pp. 217 and 238.

## *Notes and Brief Reports*

### **Proposed Budget for Social Security and Related Programs, 1952-53**

The Budget submitted by President Truman for the fiscal year 1952-53 includes budgetary expenditures estimated at \$85.4 billion and budget receipts, under present tax laws, estimated at \$71.0 billion. The expenditures are the largest proposed for any year since World War II. In referring to the size of the Budget, President Truman expressed his hope that budget expenditures can be reduced after the fiscal year 1953-54 when "we should have completed most

of our currently planned military expansion."

More than 75 percent of the total expenditures included in the Budget are for major national security programs and related programs, such as economic stabilization. Expenditures for all other Government programs will be nearly \$1 billion less than the total anticipated for the current fiscal year. For some programs the amounts would be reduced, but for others the present level would be held or raised.

The Budget message cites the gains made in social insurance as a result of the 1950 amendments to the Social Security Act and goes on to recom-

mend an additional increase in old-age and survivors insurance benefits. Because of the rising wage level, it is pointed out, the receipts of the old-age and survivors insurance system are greater than needed to meet the costs of the present scale of benefits. The average old-age benefit could be raised by about \$5 a month, which would bring the average amount paid to a retired worker to \$47, without necessitating any increase in the present schedule of contribution rates. The presentation of the old-age and survivors insurance trust fund operations includes an estimate of an additional \$225 million expenditure for this purpose in 1952-53. The President also recommended that coverage be further extended to include "mem-

**Table 1.—Summary of estimated expenditures for social security and related programs under present and proposed legislation, fiscal year 1952-53<sup>1</sup>**

[In millions]

Source of funds	Expenditures		
	Total	Present legislation	Proposed legislation
<b>Total</b> .....	<b>\$6,904</b>	<b>\$6,579</b>	<b>\$325</b>
General funds.....	2,865	2,765	100
Trust funds, total.....	4,039	3,814	225
Old-age and survivors insurance trust fund.....	2,562	2,337	225
Unemployment trust fund.....	707	707	-----
Railroad retirement account.....	447	447	-----
Federal employees' retirement funds.....	322	322	-----

<sup>1</sup> Includes placement and unemployment insurance activities of the Department of Labor and the Railroad Retirement Board, classified under "labor" in the Budget.

Source: *The Budget of the United States Government for the Fiscal Year Ending June 30, 1953.*

bers of the Armed Forces, public employees, farmers, farm and household workers not regularly employed by a single employer, and other employed groups not covered by a publicly sponsored insurance system"; that the existing limitation on taxable earnings (\$3,600 a year) "be brought up to date"; and that provision be made for permanent and total disability protection.

Upward adjustments in monthly assistance payments are justified, President Truman stated, in view of increases in the cost of living. To this end, the Budget includes \$100 million for proposed legislation providing additional help to the States, on a matching basis, to achieve more adequate assistance levels.

In addition, the President recommended that legislation be enacted to provide aid for medical education and local public health units and urged that Congress give consideration to his recommendations of April 6, 1950, for improvements in the Federal-State system of unemployment insurance.

### Expenditures

Total expenditures for social security and related programs in 1952-53 from both general funds and trust accounts are estimated at \$6,904 million (table 1), of which \$2,865 million would be from general funds and

\$4,039 million from trust accounts. Most of the total will be spent for programs under existing legislation; \$325 million is for the proposed legislation increasing old-age and survivors insurance benefits and the

amount of Federal aid for public assistance payments. No amounts are included in the Budget, however, for the other recommended changes in social security and related programs.

Estimated expenditures for public

**Table 2.—Expenditures and recommended new obligational authority, excluding trust accounts, for social security and related programs, fiscal years 1950-51, 1951-52, and 1952-53**

[In millions]

Program or agency	Expenditures			Recommended new obligational authority for 1953
	Actual, 1950-51	Estimated		
		1951-52	1952-53	
Total, including proposed legislation	\$2,569	\$2,879	\$2,865	\$2,793
Total, excluding proposed legislation	2,569	2,879	2,765	2,696
Placement and unemployment insurance administration:				
Department of Labor	183	189	192	204
Railroad Retirement Board	6	10	11	11
Retirement and dependents' insurance:				
Railroad Retirement Board	608	773	723	723
Other	7	7	3	3
Public assistance:				
Federal Security Agency:				
Present program	1,187	1,182	1,142	1,142
Proposed legislation			100	100
Aid to special groups:				
Vocational rehabilitation (Federal Security Agency)	17	22	24	24
School lunch (Department of Agriculture)	83	84	83	83
Indian welfare and other (Department of Interior and other)	37	45	61	62
Accident compensation (Department of Labor)	27	37	37	37
Promotion of public health (Federal Security Agency and other)	305	382	341	298
Crime control and correction (Department of Justice and other)	109	133	133	133
Defense community facilities and services (Federal Security Agency)		15	15	

Source: *The Budget . . . for the Fiscal Year Ending June 30, 1953.*

**Table 3.—Social security and related trust fund operations, fiscal years 1950-51, 1951-52, and 1952-53**

[In millions]

Fund and item	Actual, 1950-51	Estimated	
		1951-52	1952-53
<b>Old-age and survivors insurance trust fund:</b>			
Receipts:			
Appropriations (equal to Federal insurance contributions).....	\$3,120	\$3,850	\$4,030
Interest and other.....	291	342	407
Expenditures (benefits and administrative expenses):			
Present program.....	-1,568	-2,059	-2,537
Proposed legislation.....	-----	-----	-225
Net accumulation.....	1,842	2,133	1,875
Total assets as of June 30.....	14,725	16,858	18,733
<b>Unemployment trust fund:</b>			
Receipts:			
Deposits by States and railroad unemployment taxes.....	1,378	1,319	1,351
Interest.....	164	182	208
Expenditures (State and railroad withdrawals for benefits).....	-898	-856	-707
Net accumulation.....	644	645	852
Total assets as of June 30.....	8,068	8,713	9,565
<b>Railroad retirement account:</b>			
Receipts:			
Transfers from Budget accounts.....	608	773	723
Interest.....	70	79	90
Expenditures (benefits, salaries, and expenses).....	-321	-397	-447
Net accumulation.....	357	455	366
Total assets as of June 30.....	2,445	2,900	3,266
<b>Federal employees' retirement funds:</b>			
Receipts:			
Employee contributions.....	378	415	415
Transfer from Budget accounts and other.....	305	310	465
Expenditures (annuities, refunds, and expenses).....	-165	-189	-216
Net accumulation.....	-270	-300	-322
Total assets as of June 30.....	578	614	774
Total assets as of June 30.....	4,418	5,032	5,804

Source: *The Budget . . . for the Fiscal Year Ending June 30, 1953.*



assistance in 1952-53 constitute more than 43 percent of the \$2,865 million to be spent from general funds for all social security and related purposes (table 2). Caseloads for old-age assistance and aid to dependent children, and the Federal grants for these programs, have recently been declining, largely because of high employment and the strengthened old-age and survivors insurance program. The proposed increase of \$100 million in Federal aid for public assistance would, however, make total grants larger in 1952-53 than in the present fiscal year.

One-fourth of the estimated total is accounted for by transfers of payroll taxes, collected from railroad workers and employers, to the railroad retirement trust account.

The remainder is for administration of the placement and unemployment insurance services, aid to special groups—which includes the school lunch program and vocational rehabilitation—accident compensation, crime control and correction, defense community facilities and services, and public health. The decline in the amount proposed for public health in 1952-53 results from the curtailment of outlays for hospital construction, reflecting the Administration's policy of holding new construction to a minimum.

Recommended grants to State and local governments, including those called for under proposed public as-

**Table 4.—Social insurance contributions and taxes collected, fiscal years 1950-51, 1951-52, and 1952-53**

[In millions]

Program	Actual, 1950-51	Estimated	
		1951-52	1952-53
Total.....	\$5,679	\$6,569	\$6,740
Employment taxes.....	5,303	6,187	6,330
Federal Insurance Contributions Act.....	3,120	3,850	4,030
Federal Unemployment Tax Act.....	234	257	269
Carriers Taxing Act.....	578	740	690
Railroad Unemployment Insurance Act.....	10	10	11
Deposits by States <sup>1</sup> .....	1,363	1,300	1,330
Federal employees retirement acts, employee contributions.....	375	412	410

<sup>1</sup> State payroll tax collections for unemployment insurance deposited in the Federal unemployment trust fund.

Source: *The Budget . . . for the Fiscal Year Ending June 30, 1953.*

**Table 5.—Appropriations, transfers, and expenditures, Social Security Administration, for grants to States and administrative expenses, fiscal years 1950-51, 1951-52, and 1952-53**

[In thousands]

Bureau and item	Appropriations and transfers			Expenditures		
	Actual, 1950-51	Enacted or proposed, 1951-52	Recommended, 1952-53	Actual, 1950-51	Estimated	
					1951-52	1952-53
Total, Social Security Administration:						
Including proposed legislation.....	\$1,392,432	\$1,273,544	\$1,360,629	\$1,291,445	\$1,304,436	\$1,364,198
Excluding proposed legislation.....	1,392,432	1,273,544	1,260,629	1,291,445	1,304,436	1,264,198
Grants to States, total:						
Including proposed legislation.....	1,310,250	1,181,500	1,270,000	1,213,822	1,212,371	1,273,111
Excluding proposed legislation.....	1,310,250	1,181,500	1,170,000	1,213,822	1,212,371	1,173,111
Salaries and expenses.....	78,488	88,310	90,629	73,929	88,331	91,087
Other <sup>2</sup> .....	3,694	3,734	-----	3,694	3,734	-----
Bureau of Old-Age and Survivors Insurance:						
Salaries and expenses.....	\$ 56,988	\$ 60,270	\$ 62,100	52,571	60,351	62,573
Reimbursement to general fund for administrative expenses.....	17,538	23,740	24,000	17,538	23,740	24,000
Reimbursement for benefits payable to survivors of certain World War II veterans.....	3,694	3,734	-----	3,694	3,734	-----
Bureau of Public Assistance:						
Grants to States.....	1,280,000	1,150,000	1,140,000	1,185,764	1,170,928	1,140,000
Proposed legislation, grants to States.....	-----	-----	100,000	-----	-----	100,000
Salaries and expenses.....	1,463	1,668	1,649	1,404	1,622	1,657
Children's Bureau:						
Grants to States.....	30,250	31,500	30,000	28,058	32,443	33,111
Salaries and expenses.....	1,500	1,595	1,587	1,442	1,564	1,586
Bureau of Federal Credit Unions, salaries and expenses.....	761	822	1,078	737	838	1,058
Office of the Commissioner, salaries and expenses.....	223	215	215	211	214	213
Miscellaneous.....	15	-----	-----	26	1	-----

<sup>1</sup> Includes a proposed supplemental amount to meet cost of salary increases in the Bureau of Old-Age and Survivors Insurance in 1952.

<sup>2</sup> Reimbursement to old-age and survivors insurance trust fund for expenses incurred in paying benefits to survivors of certain World War II veterans.

<sup>3</sup> Represents maximum amount for salaries and expenses payable from the old-age and survivors insurance trust fund.

<sup>4</sup> Expenditures; appropriation amounts not separately available.

Source: *The Budget . . . for the Fiscal Year Ending June 30, 1953.*

sistance legislation and that part of hospital construction grants going to private nonprofit institutions, total \$1,742 million and make up more than 60 percent of estimated budgetary expenditures for social security and related programs in 1951-52. Grants for these purposes constitute 58 percent of all present and proposed grants to State and local governments, as defined in the Budget, for the fiscal year 1952-53.

### Trust Fund Operations

Both the receipts and expenditures of the old-age and survivors insurance trust fund are expected to continue to rise in 1952-53 (table 3). The net accumulation of the fund, after allowance for the proposed increase in benefit payments, is expected to be \$1,875 million. The balance on June 30, 1953, is estimated at \$18,733 million, as compared with \$16,858 million at the close of the current fiscal year.

The tax receipts of the unemployment trust fund are expected to be

lower in the fiscal years 1951-52 and 1952-53 than in 1950-51 because firms that have had low unemployment will pay lower taxes. Despite increased unemployment in certain areas, the level of unemployment and of benefit expenditures is also expected to be lower in both years than it was in 1950-51. The net accumulation of the fund during 1952-53 is expected to be \$852 million as compared with \$645 million during the year ended June 30, 1952; total assets on June 30, 1953, are estimated at \$9,565 million.

The balances of the railroad retirement account and the Federal employee's retirement funds are expected to increase during 1952-53 and to total an estimated \$3,266 million and \$5,804 million, respectively, on June 30, 1953. It is estimated that the combined balances in all the trust funds for social security and related purposes will total more than \$33 billion by the end of the current fiscal year and about \$37 billion by June 30, 1953.

Social insurance tax collections con-

tinue to occupy an important place in our total fiscal picture. These collections, including State deposits in the unemployment trust fund of \$1,330 million, are estimated at \$6,740 million for the fiscal year 1952-53 (table 4).

### Budget for Social Security Administration

Excluding proposed legislation, total appropriations and transfers for the Social Security Administration will be slightly less in 1952-53 than in the current fiscal year. Including proposed legislation, however, the total will be somewhat higher—\$1,361 million as compared with \$1,274 million. Of the 1952-53 total, 93 percent is for grants to States, including the proposed increase in public assistance grants.

The amount recommended for salaries and expenses in 1952-53 is slightly higher than the amount for the current fiscal year. Total recommended budget appropriations for the Social Security Administration for 1952-53 are \$1,275 million, or only 1.5 percent of recommended new obligational authority for the year.

Total budgetary expenditures of the Social Security Administration are estimated at \$1,278 million in 1952-53. With the anticipated administrative outlays of \$87 million from the old-age and survivors insurance trust fund and benefit payments of \$2,250 million, total expenditures would be \$3,614 million.

### Public Assistance Recipients Newly Eligible for OASI Benefits

Certain changes in the old-age and survivors insurance program made by the 1950 amendments to the Social Security Act increased the amount of benefits payable to current beneficiaries; others immediately qualified for benefits many persons who had formerly been ineligible.<sup>1</sup> Some of the latter group had been receiving public assistance at the time the amendments were enacted. For these recipients, the new insurance benefits

usually resulted in a reduction in the amount of assistance received and were sufficient in some instances to eliminate the need for assistance entirely.

From September 1950 through September 1951, data were collected each month on the number of assistance recipients on the rolls in September 1950 who received new insurance benefits, the action taken with respect to the public assistance payment as a result, the amount of the insurance benefits, and the amount by which assistance payments were reduced.<sup>2</sup> The totals represent the cumulative effect of the monthly changes that occurred during the first 13 months that the new provisions were effective. Only one payment adjustment or other action for each assistance recipient is included, and the totals are the closest approximation that can be made of the effect that the liberalized insured-status provisions have had on assistance payments to persons receiving assistance at the time the new provisions became effective.

The effect of the newly awarded benefits on the public assistance rolls was slower for several reasons than the effect of the increase in benefits paid to current beneficiaries. Assistance agencies were generally aware of the benefits being currently received by public assistance recipients and could act fairly promptly when these benefits were increased to a new amount, which in most instances they could easily determine. In contrast, many of the "new eligibles" qualified on the basis of employment that had occurred several years before the receipt of assistance and that was not known to the assistance agency. Undoubtedly many recipients took the initiative in applying for benefits. Work histories known to assistance agencies accounted for the referral to old-age and survivors insurance field offices of many more.

There still remained, however, some assistance recipients whose eligibility for benefits was not indicated by any of these sources and who were discovered only as their work histories were reviewed with them in conjunc-

<sup>2</sup> Recipients of aid to the blind newly awarded old-age and survivors insurance benefits were too few to provide a basis for analysis.

Table 1.—Cases receiving old-age assistance or aid to dependent children in September 1950 and newly eligible for OASI benefits, selected data<sup>1</sup>

Item	Old-age assistance	Aid to dependent children
Total cases.....	2,800,537	653,604
Cases newly eligible for OASI.....	104,688	4,456
Percent of total.....	3.7	0.7
Monthly OASI benefits awarded.....	\$2,339,441	\$202,534
Monthly decrease in assistance payments.....	\$2,280,102	\$155,662
Average OASI benefit per case affected.....	\$22.35	\$45.45

<sup>1</sup> Based on adjustments made between September 1950 and September 1951.

tion with the normal process of review of eligibility for assistance. Thus appreciable numbers of recipients newly eligible for insurance benefits were reported each month through September 1951, at which time the new provisions had been in effect for a full year. While action had been taken on three-fourths of the payments affected by increased benefits to current beneficiary-recipients by the end of October 1950, slightly less than one-third of the cases involving the newly eligible recipients had been considered by the end of December 1950, and it was February 1951 before action had been taken on half of them.

The public assistance recipients who became newly eligible for insurance benefits were of several types. The largest group consisted of aged persons who had worked for 6 quarters or more in covered employment after 1936 but not long enough to qualify for benefits under the requirements in effect before the amendments, and the aged wives of men meeting these qualifications. Other provisions of the amendments, such as those conferring eligibility for benefits on dependent husbands of female primary beneficiaries, resulted in some additional public assistance recipients becoming entitled.

Most of the changes in old-age assistance were brought about by the provisions that made these groups eligible; the aid to dependent children program was more affected by the liberalized provisions for children of old-age beneficiaries and survivors of deceased wage earners. One of the

<sup>1</sup> The effect of the increase in benefits was discussed in the *Bulletin* for September 1951.



most important provisions permitted the inclusion of time spent in World War II military service in determining the number of quarters a deceased wage earner had spent in covered employment. This provision made eligible the children of a substantial number of World War II veterans who had died before the amendments had been enacted. Liberalization of the conditions under which child benefits can be paid on the wage record of a deceased mother, and of eligibility on the basis of a stepfather's wage record, also affected some families receiving aid to dependent children. Some of the assistance recipients who became eligible for old-age benefits had young children who, as a result of the parent's eligibility, became eligible for child benefits.<sup>3</sup> In measuring the effect of the provisions under which recipients became eligible for benefits, no attempt has been made to segregate the effects of the individual provisions, each of which affected some recipients.

The slower impact of the new benefits on public assistance payments inevitably resulted in the reported effects being more influenced by concurrent developments than were the actions taken when existing benefits were increased. The 13-month period during which these adjustments were made was one of rising prices, and State action in recognizing increased living costs tended to reduce the saving in assistance funds attributable to new benefits. Because of savings and additional funds resulting from the 1950 amendments, a number of States were able during this period to put into effect other policy changes that tended to meet need more adequately rather than reduce assistance costs.

Other factors, however, tended to increase the reported saving in assistance funds and must also be taken into account. The most important was the fact that many recipients were unaware of their eligibility and

<sup>3</sup> Provision for mothers of entitled children of living beneficiaries, and changes resulting in the inclusion of some additional children, also increased the number of new beneficiaries. Since these persons were in families already receiving benefits, their new benefits were ordinarily treated by assistance agencies as increases rather than as new benefits.

Table 2.—Cases receiving old-age assistance or aid to dependent children in September 1950 and newly eligible for OASI benefits, by action on assistance payment<sup>1</sup>

Action	Old-age assistance		Aid to dependent children	
	Number	Percent	Number	Percent
Total.....	104,688	100.0	4,456	100.0
Cases closed.....	11,336	10.8	1,212	27.2
Payments suspended.....	10,043	9.6	305	6.8
Payments reduced.....	74,709	71.4	2,414	54.2
Payments not reduced.....	8,600	8.2	525	11.8

<sup>1</sup> Based on adjustments made between September 1950 and September 1951.

did not apply for benefits promptly. When they did apply and became entitled, many of them received an amount that included benefits for earlier months that was, of course, substantially greater than their continuing monthly benefits. These retroactive benefit payments were treated in different ways by the State assistance agencies. In some States they were considered a permissible addition to the recipient's cash reserves, while other States deducted the amount of the benefit from assistance payments either by temporarily discontinuing the entire payment or by prorating a deduction over several months. Deductions by either of these methods almost certainly account for the fact that the reported saving in assistance funds was greater than the amount of new benefit payments in some States.

In States that place a maximum on individual assistance payments, many recipients needed more assistance than they had been receiving. For these recipients, need was met more fully as a result of the additional income when the assistance payments were not reduced. Actions of this type and policy changes generally explain the instances in which payments were not reduced as a result of the receipt of insurance benefits.

**Effects on old-age assistance.**—A total of 104,688 recipients, representing 3.7 percent of all old-age assistance recipients in September 1950, had been awarded old-age and survivors insurance benefits by September 1951 under the liberalized insured-

status provisions of the 1950 amendments (table 1). Benefit payments to these aged persons totaled \$2,339,441 a month, an average of \$23.35 per beneficiary. Reported decreases in payments of old-age assistance amounted to \$2,280,102 a month. For reasons that have been indicated, there is some question as to whether savings of this size will continue.

Cases were closed for 11,336 recipients, or 10.8 percent of those who received insurance benefits for the first time (table 2). Since the average old-age assistance payment in September 1950 was \$43.79, almost twice the average of \$22.35 for the new benefits, only a relatively small proportion of the recipients had benefits as large as the assistance payments they had been receiving. Many of the recipients qualified for only minimum insurance benefits—\$20 a month for old-age beneficiaries and \$10 a month for aged entitled wives.

An additional 9.6 percent of these assistance recipients had their payments suspended. The suspensions ordinarily represented temporary discontinuance, with the prospect of payment being resumed at a later date. It is probable that many of these suspensions resulted from retroactive initial payments, which provided the recipients with sufficient funds to manage without assistance for a month or more. Ultimately, assistance payments for most of this group are likely to be reinstated in reduced amounts.

For most of these recipients (74,709 or 71.4 percent), assistance payments were continued without interruption but reduced in amount. The remaining 8,600 recipients—8.2 percent of the group or about 1 out of every 12—were found eligible to continue receiving assistance in the same amount as before they received their new benefits. Many of these recipients were in States where the operation of statutory maximums on the amount of assistance that could be paid had prevented need from being fully met. Others benefited from changes in State policy, or their own requirements or resources changed, and the changes and their insurance benefits were taken into account concurrently.

**Effects on aid to dependent children.**—Of the families receiving aid

to dependent children in September 1950, there were 4,456 or 0.7 percent who by September 1951 had received new insurance benefits under the amended provisions. It is not surprising that the percentage is substantially smaller than that for old-age assistance, since most of the families are eligible for aid to dependent children on the basis of the absence or incapacity of a wage earner under age 65. Neither of those situations confers eligibility for insurance benefits. Moreover, the reduction in the number of quarters required for insured status applied only to living wage earners and did not materially affect entitlement to survivor benefits.

New insurance benefits received by families on the aid to dependent children rolls totaled \$202,534 a month by September 1951, an average of \$45.45 per family. Reported decreases in assistance payments at the same time amounted to \$155,662.

Of the families receiving new benefits, 1,212 or 27.2 percent had their assistance cases closed. Three out of 5 of these closings occurred in 12 low-

income States, 11 of which made payments averaging less than \$50 in September 1950.

An additional 305 or 6.8 percent of these recipients of aid to dependent children had their assistance payments suspended. As in the old-age assistance cases, many of the discontinuances were probably temporary because of the receipt of retroactive benefits.

A majority of the families affected—2,414 or 54.2 percent of the group—continued to receive assistance payments of reduced amount, while 525 families or 11.8 percent were found eligible to receive the same assistance payment as formerly. Many of this latter group were in States where the operation of maximums on payments had limited the assistance received to amounts substantially below the recognized need.

*Long-time effects on public assistance costs.*—For the recipients of old-age assistance and aid to dependent children, newly paid insurance benefits amounted to slightly more than \$2.5 million a month by September

1951. The immediate reduction in assistance payments represented 96 percent of this amount. Even if this saving is somewhat reduced because of the partial restoration of assistance payments suspended on account of retroactive benefit payments, it would still exceed \$2 million a month.

The group on the assistance rolls is not static, and the persons who were recipients in September 1950 will gradually leave the rolls for one reason or another. The saving in assistance funds with respect to these particular individuals will decline as time passes. Other persons in the population also benefit, however, from the 1950 insurance provisions. While some of these persons may have to apply for assistance in the future, the amount of assistance needed will be less because of their entitlement to insurance benefits than it otherwise would have been. In the future, the reduction in savings in assistance funds due to discontinuance of assistance for September 1950 recipients will be partly offset by the addition to the rolls of these new recipients.

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(Continued on page 29)

# Current Operating Statistics

Table 1.—Selected social insurance and related programs, by specified period, 1940-51  
(In thousands; data corrected to Mar. 6, 1952)

Year and month	Retirement, disability, and survivor programs											Unemployment insurance programs				Read-justment allow-ances to self-em-ployed veter-ans <sup>11</sup>	
	Total	Monthly retirement and disability benefits <sup>1</sup>				Survivor benefits					Temporary disability benefits <sup>2</sup>		State laws <sup>10</sup>	Service-men's Read-justment Act <sup>12</sup>	Rail-road Unem-employ-ment Insurance Act <sup>13</sup>		
		Social Security Act	Rail-road Retirement Act	Civil Serv-ice Com-mis-sion <sup>3</sup>	Veter-ans Ad-minis-tration <sup>4</sup>	Monthly				Lump-sum <sup>7</sup>		Rail-road Unem-employ-ment Insurance Act <sup>11</sup>					
						Social Security Act <sup>5</sup>	Rail-road Retirement Act <sup>6</sup>	Civil Serv-ice Com-mis-sion <sup>8</sup>	Veter-ans Ad-minis-tration <sup>9</sup>	Social Security Act	Other <sup>9</sup>						
Number of beneficiaries																	
1950																	
December.....	2,325.6	255.6	160.8	2,365.8	1,151.7	141.7	24.9	1,010.1	19.6	9.5	27.2	32.1	832.0	5.8	34.9	.3	
1951																	
January.....	2,432.8	256.3	161.8	2,364.9	1,172.4	142.5	25.7	1,000.6	33.0	11.1	29.1	39.3	971.7	6.0	50.5	.3	
February.....	2,513.7	257.2	162.7	2,365.6	1,192.9	142.8	26.5	1,001.4	30.6	10.3	27.9	28.4	883.1	5.0	46.8	.2	
March.....	2,591.6	258.1	163.2	2,368.2	1,217.0	143.7	27.4	1,001.4	41.8	11.9	30.2	28.3	807.2	3.5	38.7	.2	
April.....	2,650.6	259.1	163.9	2,370.8	1,239.5	144.8	28.1	1,005.4	34.4	12.2	31.6	27.3	740.2	2.2	27.9	.1	
May.....	2,704.6	260.5	164.5	2,373.0	1,264.4	145.9	29.1	1,009.6	39.3	12.0	30.5	24.4	773.5	1.5	19.4	.1	
June.....	2,748.2	261.1	165.4	2,373.6	1,285.4	146.8	29.9	1,012.3	33.0	11.2	32.3	22.3	821.4	1.2	15.8	.1	
July.....	2,798.5	262.0	166.2	2,374.9	1,300.4	147.5	30.8	1,013.5	36.1	10.3	29.0	23.9	747.8	1.2	19.5	.1	
August.....	2,858.1	262.9	167.6	2,378.9	1,318.4	148.1	31.6	1,016.1	26.7	11.3	28.0	20.7	801.0	1.0	24.6	(14)	
September.....	2,896.7	263.3	168.4	2,381.2	1,335.8	148.9	32.3	1,016.2	32.8	9.4	26.8	28.6	757.8	.8	20.7	(14)	
October.....	2,934.2	263.9	169.2	2,385.5	1,356.6	150.6	33.2	1,018.6	37.0	11.9	27.6	32.9	712.8	.6	21.2	(14)	
November.....	2,962.2	264.7	170.2	2,388.7	1,370.0	151.0	33.9	1,019.4	30.5	9.1	26.6	31.5	749.3	.6	30.9	(14)	
December.....	2,996.0	267.1	171.0	2,391.0	1,383.0	149.7	34.5	1,020.3	27.8	7.6	27.2	28.9	797.3	.7	31.6	(14)	
Amount of benefits <sup>14</sup>																	
1940.....	\$1,188,702	\$21,074	\$114,166	\$62,019	\$317,851	\$7,784	\$1,448	\$165,696	\$11,736	\$12,267			\$518,700		\$16,961		
1941.....	1,085,488	55,141	119,912	64,933	320,561	25,454	1,559	111,799	13,328	13,943			344,321		14,537		
1942.....	1,130,721	80,805	122,806	68,115	325,265	41,702	1,603	111,193	15,038	14,342			344,064		6,268		
1943.....	921,465	97,257	125,795	72,961	331,350	57,763	1,704	116,133	17,830	17,255	\$2,837		79,643		917		
1944.....	1,118,798	119,009	129,707	77,193	456,279	76,942	1,765	144,302	22,146	19,238	5,035		62,385	\$4,113	582	\$102	
1945.....	2,065,566	157,991	137,140	83,874	697,830	104,231	1,772	254,238	26,135	23,431	4,069		445,866	114,955	2,359	11,675	
1946.....	5,149,761	230,285	149,188	94,585	1,265,984	130,139	1,817	333,640	27,267	30,610	4,761		1,094,850	149,294	39,917	252,424	
1947.....	4,700,827	299,830	177,053	106,876	1,676,029	153,109	19,283	382,515	29,517	33,115	26,024	\$11,368	776,165	772,368	39,401	186,174	
1948.....	4,510,041	366,887	208,642	132,852	1,711,182	176,736	36,011	\$918,413	32,315	32,140	35,572	30,843	793,265	426,569	28,590	83,598	
1949.....	5,694,080	454,483	240,893	158,973	1,692,215	201,369	39,257	4,317	477,406	35,158	31,771	59,066	30,103	1,737,279	386,635	103,590	45,539
1950.....	5,357,432	718,473	254,240	175,787	1,732,208	299,672	43,884	8,409	491,579	32,740	33,578	70,880	28,099	1,373,426	32,987	59,804	1,696
1951.....	\$5,560,522	1,361,046	268,733	196,529	1,647,938	323,455	49,327	14,014	519,398	37,337	33,356	(15)	20,297	840,411	2,124	20,217	110
1950																	
December.....	429,376	90,461	21,060	15,554	139,188	36,395	3,625	953	41,486	2,894	2,496	2,675	2,979	66,969	464	2,145	32
1951																	
January.....	461,640	93,885	21,113	15,825	139,445	36,998	3,647	997	41,642	4,779	2,846	2,974	3,401	90,475	553	3,037	23
February.....	441,934	96,486	21,184	15,815	139,160	37,605	3,658	1,009	41,865	4,314	2,648	2,508	2,330	71,369	391	2,555	17
March.....	449,759	98,653	21,255	15,921	139,140	38,326	3,686	1,006	42,833	5,815	2,998	2,980	2,591	71,584	315	2,360	16
April.....	440,052	100,694	21,334	16,046	138,046	38,942	3,719	1,081	42,832	4,705	3,151	2,957	2,432	62,294	197	1,608	14
May.....	451,242	102,267	21,424	16,224	138,356	39,614	3,749	1,133	42,552	5,385	3,053	3,097	2,232	70,799	146	1,181	10
June.....	448,150	103,645	21,462	16,296	136,336	40,164	3,775	1,151	43,179	4,501	2,984	2,890	1,999	68,780	97	992	9
July.....	447,533	105,140	21,522	16,411	136,877	40,580	3,796	1,193	43,325	4,121	2,688	2,861	2,023	65,917	105	966	8
August.....	461,753	107,018	21,688	16,656	136,290	41,101	3,816	1,217	43,608	5,018	3,030	2,891	2,806	75,131	93	1,544	4
September.....	446,741	108,246	21,615	16,622	135,173	41,669	3,842	1,248	43,075	4,468	2,514	2,455	2,563	62,049	96	1,133	3
October.....	461,013	109,500	21,660	16,880	137,323	42,325	3,886	1,288	44,940	5,041	3,146	2,862	3,082	67,449	53	1,376	2
November.....	464,127	110,475	24,441	16,877	136,590	42,739	5,158	1,372	43,930	4,164	2,428	2,654	2,866	68,607	50	1,774	2
December.....	468,246	111,643	24,774	16,955	136,062	43,148	5,123	1,318	45,617	3,810	1,870	2,609	2,701	70,624	57	1,934	1

<sup>1</sup> Under the Social Security Act, retirement benefits—old-age, wife's, and husband's benefits, and benefits to children of old-age beneficiaries—partly estimated. Under the other 3 systems, benefits for age and disability; beginning December 1951, spouse's annuities under the Railroad Retirement Act.

<sup>2</sup> Data for civil-service retirement and disability fund; excludes noncontributory payments made under the Panama Canal Construction Annuity Act to persons who worked on Canal construction 1904-14 or to their widows. Through June 1948, retirement and disability benefits include payments to survivors under joint and survivor elections; beginning July 1948, payments under survivor provisions shown as survivor benefits.

<sup>3</sup> Pensions and compensation, and subsistence payments to disabled veterans undergoing training.

<sup>4</sup> Mother's, widow's, widower's, parent's, and child's benefits. Partly estimated.

<sup>5</sup> Annuities to widows under joint and survivor elections; 12-month death-benefit annuities to widows and next of kin; and, beginning February 1947, widow's, widow's current, parent's, and child's benefits.

<sup>6</sup> Payments to widows, parents, and children of deceased veterans.

<sup>7</sup> Number of decedents on whose account lump-sum payments were made.

<sup>8</sup> Payments under the Railroad Retirement Act and Federal civil-service and veterans' programs.

<sup>9</sup> First payable in Rhode Island, April 1943; in California, December 1946; in

New Jersey, January 1949; in New York, July 1950 (data not available); and under the railroad program, July 1947. Excludes hospital benefits in California; also excludes private plans in California and New Jersey except for calendar-year totals.

<sup>10</sup> Represents average weekly number of beneficiaries.

<sup>11</sup> Represents average number of beneficiaries in a 14-day registration period.

<sup>12</sup> Readjustment allowances to unemployed veterans; from 1 to 2 percent of number and amount shown represents allowances for illness and disability after establishment of unemployment rights. Number represents average weekly number of continued claims.

<sup>13</sup> Claims paid under the Servicemen's Readjustment Act.

<sup>14</sup> Less than 50.

<sup>15</sup> Payments: amounts certified, under the Social Security Act (except monthly data for monthly benefits, which represent benefits in current-payment status), the Railroad Retirement Act, and the Railroad Unemployment Insurance Act; disbursements, for Veterans Administration programs except the readjustment allowance program; checks issued, under the State unemployment insurance and temporary disability laws and under the Servicemen's Readjustment Act; for civil-service programs, disbursements through June 1949 and authorizations beginning July 1949. Adjusted on annual basis except for Civil Service Commission data, which are adjusted monthly.

<sup>16</sup> Excludes State temporary disability benefits; calendar-year figure not available.

Source: Based on reports of administrative agencies.



**Table 2.—Contributions and taxes collected under selected social insurance and related programs, by specified period, 1941-51**

[In thousands]

Period	Retirement, disability, and survivors insurance			Unemployment insurance		
	Federal insurance contributions <sup>1</sup>	Federal civil-service contributions <sup>2</sup>	Taxes on carriers and their employees	State unemployment contributions <sup>3</sup>	Federal unemployment taxes <sup>4</sup>	Railroad unemployment insurance contributions <sup>5</sup>
<b>Calendar year:</b>						
1941.....	\$789,298	\$167,250	\$148,184	\$1,006,327	\$98,018	\$73,644
1942.....	1,012,490	264,739	193,346	1,139,331	123,515	95,524
1943.....	1,239,490	432,913	232,247	1,325,421	160,921	109,157
1944.....	1,315,680	477,196	286,157	1,317,050	183,489	132,504
1945.....	1,285,486	540,776	279,058	1,161,884	184,404	130,415
1946.....	1,295,398	484,431	315,007	911,835	175,209	135,614
1947.....	1,556,836	491,264	484,351	1,095,520	185,243	140,400
1948.....	1,684,569	500,411	568,437	999,635	212,087	70,845
1949.....	1,666,343	651,542	565,091	986,905	228,856	14,916
1950.....	2,667,077	677,730	546,097	1,191,438	223,693	23,356
1951.....	3,354,834	703,144	708,802	1,492,642	235,073	25,692
<b>1950</b>						
December.....	239,131	29,178	132,961	9,980	2,716	5,837
<b>1951</b>						
January.....	131,331	33,958	1,567	96,405	16,310	22
February.....	373,787	29,782	6,508	153,307	146,981	135
March.....	239,310	31,874	139,527	12,151	13,983	5,947
April.....	150,089	35,264	3,021	145,903	3,502	180
May.....	534,031	37,610	4,814	297,232	15,764	398
June.....	280,172	23,428	139,178	9,333	3,311	6,036
July.....	174,511	29,704	621	158,465	1,681	46
August.....	515,815	29,694	66,022	273,692	14,641	826
September.....	257,873	* 342,357	190,087	8,075	1,004	4,093
October.....	31,665	38,313	11,201	113,888	3,018	1,884
November.....	399,786	34,006	91,342	216,650	14,124	179
December.....	266,464	37,183	54,915	7,551	764	6,318

<sup>1</sup> Represents contributions of employees and employers in employments covered by old-age and survivors insurance; beginning January 1951, on an estimated basis.

<sup>2</sup> Represents employee and Government contributions to the civil-service retirement and disability fund; Government contributions are made in 1 month for the entire fiscal year.

<sup>3</sup> Represents deposits in State clearing accounts of contributions plus penalties and interest collected from employers and, in 2 States, contributions from em-

ployees; excludes contributions collected for deposit in State sickness insurance funds. Data reported by State agencies; corrected to Jan. 28, 1952.

<sup>4</sup> Represents taxes paid by employers under the Federal Unemployment Tax Act.

<sup>5</sup> Beginning 1947, also covers temporary disability insurance.

<sup>6</sup> Represents contributions of \$32.4 million from employees, and contributions for fiscal year 1951-52 of \$310.0 million from the Federal Government.

Source: *Daily Statement of the U. S. Treasury*, unless otherwise noted.

## 1951 IN REVIEW

(Continued from page 2)

assistance, and the increase in closings (12.5 percent) was substantially larger. As in old-age assistance, decreases in caseloads were widespread.

The number of persons receiving aid to the blind fluctuated during 1951 between 96,000 and 97,000 with a net decrease for the year of about 300. About half the States aided more recipients at the end of 1951 than a year earlier. The new program of aid to the permanently and totally disabled, which started in October 1950, had expanded by the end of 1951 to include 36 States and 124,000 recipients.

At most times, trends in general assistance caseloads are a more sensitive indication of changes in economic conditions than are trends for other categories. During the last quarter of 1950 and all of 1951, however, developments in the new program for the dis-

abled were probably the major determinants of trends in general assistance. From October 1950 to December 1951, caseloads for general assistance declined 38 percent in the 36 States administering the new category and only a little more than 3 percent in the other States. A slight upturn at the end of 1951 in the number of cases receiving general assistance in the Nation followed the usual seasonal pattern and probably reflected, also, increased unemployment in some areas.

Although the State legislators were concerned about the cost of public assistance, they made few direct attempts to reduce payments to individual recipients. On the contrary, at least a fourth of the States increased the maximum amount previously set for assistance payments under one or more programs. A few States made sizable increases in max-

imums for aid to dependent children by prescribing a maximum for the mother or other adult caring for children. Such action—usually in States with comparatively small payments—was a result of the 1950 Federal amendment permitting Federal participation in assistance for these adults.

Where funds permitted, State agencies raised the amounts allowed for food or other items in the budgets to compensate for price increases. In a number of States, however, the amounts in effect in December 1951 had been set some time before the beginning of the war in Korea. Other agencies with insufficient funds reduced the percent of need on which assistance payments were based. Increases in other income (for aged recipients, chiefly higher benefits or new benefits under old-age and survivors

(Continued on page 33)

Table 3.—Status of the old-age and survivors insurance trust fund, by specified period, 1937–51

(In thousands)

Period	Receipts		Expenditures		Assets			
	Appropriations, transfers, and deposits <sup>1</sup>	Interest received	Benefit payments	Administrative expenses	Net total of U. S. Government securities acquired <sup>2</sup>	Cash with disbursing officer at end of period	Credit of fund account at end of period	Total assets at end of period
Cumulative, January 1937–December 1951.....	\$19,921,535	\$1,962,131	\$5,842,064	\$501,868	\$15,017,325	\$222,654	\$299,755	\$15,539,734
Calendar year:								
1941.....	789,298	56,159	88,083	26,158	719,900	16,530	8,992	2,761,921
1942.....	1,012,490	72,271	130,675	27,898	919,034	27,382	5,294	3,688,110
1943.....	1,239,490	88,250	165,938	29,454	1,123,400	29,067	12,527	4,820,458
1944.....	1,315,680	106,741	208,972	29,201	1,188,000	29,418	8,455	6,004,707
1945.....	1,285,486	134,318	273,885	29,971	1,087,590	44,870	21,362	7,120,555
1946.....	1,295,398	151,592	378,104	39,739	1,024,310	51,845	19,222	8,149,801
1947.....	1,557,911	164,180	466,198	45,661	1,189,746	73,754	17,909	9,380,144
1948.....	1,687,820	281,201	556,174	51,277	1,287,280	70,810	95,143	10,721,714
1949.....	1,669,975	145,662	667,164	54,265	1,172,233	83,289	4,639	11,815,922
1950.....	2,670,771	250,998	961,094	61,330	1,602,655	188,401	202,217	13,721,266
1951.....	3,367,212	417,267	1,885,201	80,811	1,686,676	222,654	299,755	15,539,734
December.....	239,131	16,714	136,917	5,249	80,908	188,401	202,217	13,721,266
1951								
January.....	131,331	115,074	141,717	7,086	107,700	204,080	86,438	13,818,867
February.....	373,787		151,700	5,265	82,000	195,393	229,947	14,035,689
March.....	239,310	10,871	154,830	5,674	166,918	205,039	143,061	14,125,306
April.....	150,089	7,916	154,685	7,137	66,966	206,309	71,009	14,121,549
May.....	534,075		156,806	6,642	211,500	205,918	230,527	14,492,176
June.....	280,995	125,946	157,043	6,507	267,067	200,456	212,311	14,735,567
July.....	174,524		159,131	8,761	130,000	197,374	92,026	14,742,199
August.....	516,259		180,301	6,305	220,000	178,578	220,475	15,071,882
September.....	263,182	10,871	142,442	7,121	119,918	214,122	189,503	15,196,341
October.....	33,105	14,818	146,188	6,675	49,941	226,250	22,463	15,091,401
November.....	401,048		178,659	7,294	45,200	209,231	209,407	15,306,497
December.....	269,509	131,772	161,700	6,343	129,467	222,654	299,755	15,539,734

<sup>1</sup> For July 1940 to December 1950, equals taxes collected under the Federal Insurance Contributions Act. Beginning January 1951, amounts appropriated in accordance with sec. 201(a) of the Social Security Act as amended in 1950; from May 1951, includes deposits by States under voluntary coverage agreements. Beginning in the fiscal year 1947, includes amounts appropriated to meet costs of benefits payable to survivors of certain World War II veterans under the Social Security Act Amendments of 1946. Beginning November 1951, also

includes small amounts in reimbursement of sales of supplies and services.

<sup>2</sup> Includes accrued interest and repayments on account of accrued interest on bonds at time of purchase.

<sup>3</sup> Appropriations suspended from Oct. 10 to Nov. 6 to adjust for estimates on which earlier 1951 appropriations were based.

Source: Daily Statement of the U. S. Treasury.

Table 4.—Status of the unemployment trust fund, by specified period, 1936–51

(In thousands)

Period	Total assets at end of period	Net total of U. S. Government securities acquired <sup>1</sup>	Unexpended balance at end of period	State accounts				Railroad unemployment insurance account <sup>4</sup>			
				Deposits	Interest credited	Withdrawals <sup>2</sup>	Balance at end of period	Deposits	Interest credited	Benefit payments	Balance at end of period <sup>3</sup>
Cumulative, January 1936–December 1951.....	\$8,526,425	\$8,427,162	\$99,263	\$15,788,643	\$1,411,796	\$9,437,860	\$7,762,582	\$909,414	\$143,579	\$469,263	\$763,843
Calendar year:											
1941.....	2,744,358	786,700	12,358	1,008,149	53,000	349,583	2,516,400	66,281	4,557	15,088	227,956
1942.....	3,698,008	955,000	11,008	1,138,530	68,047	344,263	3,378,714	85,973	6,084	6,695	319,203
1943.....	5,146,745	1,408,000	51,745	1,328,117	81,864	77,582	4,711,113	98,244	7,409	1,014	435,632
1944.....	6,583,434	1,484,000	4,434	1,316,940	50,518	63,153	6,015,418	119,261	4,564	568	568,016
1945.....	7,537,391	929,184	29,208	1,160,712	118,460	461,709	6,832,880	117,374	11,010	1,949	704,511
1946.....	7,585,255	55,816	21,255	915,787	130,183	1,103,967	6,774,884	122,053	13,247	39,168	810,371
1947.....	8,124,162	538,487	21,675	1,097,213	131,620	786,875	7,216,842	126,360	15,574	54,962	907,339
1948.....	8,520,442	393,878	24,077	980,067	218,902	852,484	7,572,327	67,001	27,333	60,120	948,115
1949.....	7,748,423	-800,068	62,125	997,173	91,638	1,736,794	6,924,374	3,196	11,374	132,981	824,049
1950.....	7,663,410	-57,069	24,181	1,190,551	146,907	1,365,554	6,896,278	13,843	17,695	89,596	767,131
1951.....	8,526,425	787,933	99,263	1,494,794	216,654	845,144	7,762,582	15,448	23,415	46,522	763,843
December.....	7,663,410	-47,027	24,181	21,884	5,523	68,145	6,896,278	3,472	675	4,602	767,131
1951											
January.....	7,666,316		27,087	24,463	63,563	96,425	6,897,879	13	7,147	5,854	768,437
February.....	7,800,319	139,000	22,090	207,792		69,440	7,036,231	93		4,442	764,088
March.....	7,758,020	-40,008	19,799	21,652	3,662	66,770	6,994,775	3,508	412	4,763	763,245
April.....	7,733,576	-40,005	35,359	39,247	2,445	62,970	6,973,496	112	209	3,546	760,079
May.....	8,052,016	325,000	28,799	393,384		72,125	7,294,755	270		3,089	757,261
June.....	8,079,232	40,981	15,035	17,941	68,275	67,380	7,313,592	3,622	7,504	2,746	765,640
July.....	8,068,215	-35,000	39,018	53,293	17	66,515	7,300,387	29	2	2,215	767,827
August.....	8,367,086	306,000	31,889	375,214		72,760	7,602,841	316		3,898	764,245
September.....	8,322,164	-25,008	11,975	15,094	3,627	62,870	7,558,691	2,457	385	3,614	763,473
October.....	8,297,864	-45,008	32,683	42,234	4,454	68,552	7,536,827	1,130	457	4,022	761,087
November.....	8,509,369	227,000	17,188	280,564		64,972	7,782,420	107		4,195	769,949
December.....	8,526,425	-65,020	99,263	13,917	70,611	74,365	7,762,582	3,791	7,240	4,137	763,843

<sup>1</sup> Includes accrued interest and repayments on account of interest on bonds at time of purchase; minus figures represent primarily net total of securities redeemed.

<sup>2</sup> Includes transfers from State accounts to railroad unemployment insurance account amounting to \$107,161,000.

<sup>3</sup> Includes withdrawals of \$79,169,000 for disability insurance benefits.

Beginning July 1947, includes temporary disability program.

<sup>4</sup> Includes transfers to the account from railroad unemployment insurance administration fund amounting to \$85,290,000 and transfers of \$12,338,000 out of the account to adjust funds available for administrative expenses on account of retroactive credits taken by contributors under the Railroad Unemployment Insurance Act Amendments of 1948.

Source: Daily Statement of the U. S. Treasury.



Table 5.—Estimated payrolls in employment covered by selected programs in relation to civilian wages and salaries, by specified period, 1938-51<sup>1</sup>

[Corrected to Feb. 5, 1952]

Period	Wages and salaries <sup>2</sup>		Payrolls <sup>3</sup> covered by—		
	Total	Civilian	Old-age and survivors insurance <sup>4</sup>	State unemployment insurance <sup>5</sup>	Railroad retirement and unemployment insurance <sup>7</sup>
Amount (in millions)					
Calendar year:					
1938.....	\$42,812	\$42,442	\$28,081	\$26,113	\$2,026
1939.....	45,745	45,347	32,125	28,980	2,161
1940.....	49,587	48,996	35,560	32,352	2,273
1941.....	61,708	60,846	45,286	41,085	2,687
1942.....	81,887	75,557	57,950	54,548	3,352
1943.....	105,647	91,202	69,379	65,871	4,085
1944.....	116,924	95,286	73,000	68,886	4,507
1945.....	117,676	95,078	71,317	66,411	4,514
1946.....	111,256	103,294	79,003	73,145	4,866
1947.....	122,042	117,974	92,088	86,234	5,107
1948.....	134,327	130,357	101,892	95,731	5,531
1949.....	133,477	129,229	99,645	93,520	5,119
1950.....	145,844	140,743	109,646	99,835	5,320
1951.....					
January-March.....	33,142	32,030	24,246	22,824	1,222
April-June.....	35,170	34,074	26,300	24,512	1,297
July-September.....	37,544	36,294	28,200	26,353	1,398
October-December.....	39,988	38,345	30,900	28,146	1,413
Percent of civilian wages and salaries					
Calendar year:					
1938.....	100.0	68.2	61.5	4.8	
1939.....	100.0	70.8	63.9	4.8	
1940.....	100.0	72.6	66.0	4.6	
1941.....	100.0	75.7	70.2	4.5	
1942.....	100.0	76.7	72.2	4.5	
1943.....	100.0	78.1	72.2	4.5	
1944.....	100.0	75.9	71.5	4.7	
1945.....	100.0	75.0	69.8	4.7	
1946.....	100.0	76.5	70.8	4.7	
1947.....	100.0	78.1	73.1	4.3	
1948.....	100.0	78.2	73.4	4.2	
1949.....	100.0	77.1	72.4	4.0	
1950.....	100.0	77.9	70.9	3.8	
1951.....					
January-March.....	100.0	75.7	71.3	3.8	
April-June.....	100.0	77.2	71.9	3.8	
July-September.....	100.0	77.7	72.6	3.8	
October-December.....	100.0	80.6	68.2	3.7	
January-March.....	100.0	81.1	73.3	3.7	
April-June.....	100.0	80.5	73.3	3.8	

<sup>1</sup> Continental United States, except as otherwise noted (see footnotes 2 and 7).

<sup>2</sup> Represents estimated wages and salaries, in cash and in kind, earned in specified period in continental United States and, in addition, pay of Federal civilian personnel in all other areas; includes employee contributions to social insurance and related programs. Quarterly data reflect prorating of year-end bonus payments.

<sup>3</sup> Wages paid in specified period.

<sup>4</sup> Through 1950 represents taxable wages plus estimated nontaxable wages in excess of \$3,000 earned in employment covered by program; beginning Jan. 1, 1951, taxable wages plus estimated nontaxable wages in excess of \$3,600. Excludes earnings of self-employed persons covered since Jan. 1, 1951.

<sup>5</sup> Taxable wages plus nontaxable wages earned in employment covered by program; excludes earnings of railroad workers covered by State laws through June 1939.

<sup>6</sup> Beginning 1947, includes temporary disability insurance.

<sup>7</sup> Taxable wages plus nontaxable wages in excess of \$300 a month; includes a small amount of taxable wages for Alaska and Hawaii.

Source: Data on wages and salaries from the Office of Business Economics, Department of Commerce; data on payrolls for selected programs based on reports of administrative agencies.

## RECENT PUBLICATIONS

(Continued from page 25)

Bureau of the New York City Police Department. New York: Citizen's Committee on Children of New York City, Inc., June 1, 1951. 83 pp. \$1.

NATIONAL SOCIETY FOR CRIPPLED CHILDREN AND ADULTS. LIBRARY. *Bibliography on the Psychology of the Handicapped*. Chicago: The Library, June 1951. 67 pp. Processed.

POWERS, EDWIN, and WITMER, HELEN.

*An Experiment in the Prevention of Delinquency: The Cambridge-Somerville Youth Study*. New York: Columbia University Press, 1951. 649 pp. \$6.

Part I describes the study, in which two groups of "problem boys" were matched for experiment and control purposes. The first group received counseling and aid; the second group

received no special guidance. Part II evaluates the experiment and makes recommendations for future programs.

REDL, FRITZ, and WINEMAN, DAVID. *Children Who Hate*. Glencoe, Ill.: The Free Press, 1951. 253 pp. \$3.50.

A study of a small group of children with behavior problems.

(Continued on page 32)

**Table 6.—Old-age and survivors insurance: Monthly benefits in current-payment status<sup>1</sup> at the end of the month, by type of benefit and by month, December 1950–December 1951, and monthly benefits awarded by type of benefit, December 1951**

[Amounts in thousands; data corrected to Jan. 24, 1952]

Item	Total		Old-age		Wife's or husband's		Child's		Widow's or widower's		Mother's		Parent's	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Monthly benefits in current-payment status at end of month:														
1950														
December	3,477,243	\$126,856.5	1,770,984	\$77,678.3	508,350	\$11,904.9	699,703	\$19,366.3	314,189	\$11,481.3	169,438	\$5,800.8	14,579	\$534.9
1951														
January	3,605,235	130,882.8	1,850,207	80,584.4	532,187	12,477.3	715,188	19,700.6	319,513	11,665.2	173,354	5,912.6	14,786	542.6
February	3,706,586	134,090.8	1,912,170	82,843.8	548,047	12,790.4	729,616	20,033.9	325,555	11,872.2	176,156	5,998.8	15,042	551.8
March	3,809,165	137,258.9	1,971,703	84,971.8	563,346	13,087.0	746,247	20,418.5	332,539	12,114.0	179,877	6,100.9	15,453	566.7
April	3,890,018	139,636.9	2,016,135	86,496.1	575,098	13,304.9	760,697	20,732.2	338,539	12,315.9	183,719	6,207.7	15,830	580.1
May	3,968,900	141,881.2	2,055,581	87,842.9	586,829	13,510.5	776,336	21,059.9	345,112	12,519.9	188,681	6,348.3	16,361	599.7
June	4,033,583	143,708.8	2,090,668	89,000.0	596,096	13,674.0	787,311	21,282.4	350,343	12,683.3	192,357	6,432.8	16,806	616.3
July	4,098,870	145,720.2	2,129,909	90,390.7	606,188	13,872.8	794,875	21,425.9	355,678	12,858.5	194,925	6,537.6	17,295	634.8
August	4,176,535	148,118.8	2,176,036	92,025.0	618,128	14,108.4	804,807	21,632.4	361,970	13,071.2	197,712	6,625.3	17,882	654.5
September	4,232,453	149,914.8	2,204,016	93,072.6	625,736	14,259.9	816,746	21,948.3	367,728	13,270.4	199,835	6,688.2	18,392	673.3
October	4,290,791	151,825.5	2,231,141	94,132.8	634,319	14,442.7	830,587	22,329.6	374,460	13,505.0	201,437	6,722.7	18,847	691.6
November	4,332,176	153,214.3	2,252,293	94,977.1	640,241	14,573.3	838,801	22,545.4	379,291	13,674.2	202,415	6,741.9	19,135	702.3
December	4,378,985	154,791.1	2,278,470	96,008.3	646,890	14,709.5	846,247	22,739.2	384,265	13,849.1	203,782	6,775.8	19,331	704.1
Monthly benefits awarded in December 1951	65,115	2,117.3	30,593	1,207.6	10,592	223.3	12,761	304.4	6,392	224.5	4,480	147.0	297	10.5

<sup>1</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit.

**Table 7.—Old-age and survivors insurance: Number of monthly benefits awarded, by type of benefit, number of lump-sum payments awarded, and number of deceased workers represented for the first time in awards of lump-sum payments, 1940–51**

[Corrected to Jan. 24, 1952]

Year and quarter <sup>1</sup>	Monthly benefits							Lump-sum awards <sup>2</sup>	
	Total	Old-age	Wife's or husband's	Child's	Widow's or widower's	Mother's	Parent's	Number of payments	Number of deceased workers
1940	254,984	132,335	34,555	59,382	4,600	23,260	852	75,095	61,990
1941	269,286	114,660	36,213	75,619	11,020	30,502	1,272	117,303	90,941
1942	258,116	99,622	33,250	77,384	14,774	31,820	1,266	134,991	103,332
1943	262,865	89,070	31,916	85,619	19,576	35,420	1,264	163,011	122,185
1944	318,949	110,097	40,349	99,676	24,759	42,649	1,419	205,177	151,809
1945	462,463	185,174	63,068	127,514	29,844	55,108	1,755	247,012	178,813
1946	547,150	238,980	88,515	114,875	38,823	44,190	1,767	250,706	179,588
1947	572,909	271,488	94,189	115,754	45,249	42,807	3,422	218,787	181,992
1948	596,201	275,903	98,554	118,955	55,667	44,276	2,846	213,096	200,090
1949	682,241	337,273	117,356	118,922	62,928	43,087	2,675	212,614	202,154
1950	962,586	567,108	162,748	122,625	66,695	41,103	2,307	209,960	200,411
1951	1,336,431	702,990	228,877	230,501	89,583	78,331	6,149	431,229	414,470
1948									
January–March	167,445	82,316	27,970	30,784	14,197	11,504	674	55,685	52,377
April–June	154,525	69,570	25,384	31,945	15,006	11,785	835	58,261	54,802
July–September	137,947	63,144	22,630	28,156	12,739	10,610	668	50,666	47,165
October–December	136,284	60,873	22,570	28,070	13,725	10,377	669	48,484	45,746
1949									
January–March	166,848	80,174	28,590	30,158	16,120	11,163	643	54,576	51,999
April–June	180,824	90,330	30,942	31,622	15,934	11,278	718	55,857	53,020
July–September	169,214	84,265	29,038	29,228	15,375	10,649	656	52,453	49,925
October–December	165,355	82,501	28,786	27,914	15,499	9,997	658	49,698	47,220
1950									
January–March	177,892	86,654	30,492	30,762	18,194	11,183	607	56,787	54,215
April–June	163,880	77,674	28,444	28,786	17,803	10,425	658	56,447	53,745
July–September	153,951	77,454	26,517	24,877	15,497	9,056	550	46,459	44,247
October–December	466,863	325,326	77,295	38,200	15,111	10,439	492	50,237	48,204
1951									
January–March	436,754	248,230	76,352	65,399	23,842	21,668	1,263	114,657	111,218
April–June	361,787	187,406	62,926	64,245	22,871	22,600	1,739	112,912	108,475
July–September	308,470	160,815	51,237	54,589	21,632	18,292	1,905	103,943	99,544
October–December	229,420	106,539	38,362	46,268	21,238	15,771	1,242	99,717	95,233

<sup>1</sup> Quarterly data for 1940–44 were presented in the *Bulletin* for February 1947, p. 29; for 1945–46, in the *Bulletin* for February 1949, p. 29; and for 1947 in the *Bulletin* for March 1950, p. 22.

<sup>2</sup> Under the 1939, 1946, and 1950 amendments. Effective Sept. 1, 1950, a lump-sum death payment is payable with respect to every insured individual who dies after August 1950.



**Table 8.—Employment security: Selected data on nonfarm placements and unemployment insurance claims and benefits, by State, December 1951**

[Corrected to Jan. 25, 1952]

Region and State	Nonfarm place- ments	Initial claims <sup>1</sup>		Weeks of unemploy- ment covered by con- tinued claims		Compensated unemployment					Average weekly insured unemploy- ment un- der all pro- grams <sup>4</sup>
		Total	Women	Total	Women	All types of unemployment <sup>2</sup>			Total unemployment		
						Weeks compen- sated	Benefits paid <sup>3</sup>	Average weekly number of benefici- aries	Weeks compen- sated	Average weekly payment	
Total, 53 States.....	426, 441	1, 133, 743	413, 894	4, 305, 580	1, 944, 202	3, 348, 763	\$70, 624, 265	797, 324	3, 009, 753	\$22. 03	1, 140, 690
Region I:											
Connecticut.....	7, 342	15, 820	8, 670	49, 046	30, 755	38, 363	749, 883	9, 134	35, 732	20. 24	12, 528
Maine.....	1, 983	7, 840	3, 686	41, 098	24, 192	34, 005	490, 973	8, 096	28, 172	15. 37	9, 826
Massachusetts.....	14, 225	56, 793	23, 598	220, 341	107, 449	181, 493	4, 011, 471	43, 212	158, 852	23. 74	56, 525
New Hampshire.....	1, 375	5, 396	2, 520	35, 342	22, 143	29, 230	533, 547	6, 960	23, 684	20. 18	7, 906
Rhode Island.....	2, 563	20, 174	10, 471	75, 376	44, 436	69, 402	1, 522, 946	16, 524	66, 854	22. 30	18, 403
Vermont.....	585	2, 206	484	8, 720	4, 577	7, 506	151, 223	1, 788	6, 866	20. 88	2, 265
Region II:											
New Jersey.....	8, 920	59, 797	27, 914	166, 180	91, 328	127, 936	2, 850, 440	30, 460	114, 998	23. 41	42, 866
New York.....	56, 851	238, 688	117, 600	822, 094	405, 000	642, 483	14, 137, 310	182, 972	581, 534	23. 10	219, 372
Puerto Rico.....	775										
Virgin Islands.....	128										
Region III:											
Delaware.....	873	2, 004	290	6, 242	2, 314	4, 481	83, 110	1, 067	4, 188	19. 10	1, 421
Pennsylvania.....	13, 931	111, 425	46, 072	347, 438	151, 711	263, 241	5, 639, 506	62, 676	243, 663	22. 00	90, 155
Region IV:											
District of Columbia.....	3, 385	1, 670	319	6, 527	2, 738	5, 463	96, 842	1, 301	5, 365	17. 69	1, 771
Maryland.....	5, 090	16, 237	5, 732	37, 386	17, 570	34, 552	688, 843	8, 227	31, 051	20. 95	10, 019
North Carolina.....	11, 091	20, 826	11, 858	100, 398	63, 952	88, 203	1, 473, 879	21, 001	81, 537	17. 34	24, 742
Virginia.....	5, 974	7, 200	3, 016	28, 246	15, 488	22, 535	369, 998	5, 365	20, 393	17. 16	7, 345
West Virginia.....	1, 718	8, 544	1, 388	46, 220	13, 248	35, 082	627, 177	8, 353	30, 931	18. 91	11, 360
Region V:											
Alabama.....	8, 297	7, 401	1, 619	53, 967	17, 119	39, 369	638, 987	9, 374	37, 157	16. 60	13, 391
Florida.....	15, 499	9, 148	3, 963	41, 585	19, 283	23, 099	384, 172	5, 500	22, 237	16. 81	10, 178
Georgia.....	7, 725	9, 545	4, 837	59, 172	36, 022	46, 606	751, 088	11, 097	43, 233	16. 52	13, 887
Mississippi.....	5, 104	7, 692	2, 314	37, 928	12, 528	27, 975	425, 995	6, 661	25, 926	15. 68	8, 768
South Carolina.....	7, 375	7, 099	3, 229	40, 377	21, 618	30, 963	537, 782	7, 372	27, 844	18. 33	10, 019
Tennessee.....	9, 073	15, 145	5, 586	112, 009	52, 403	72, 621	1, 186, 987	17, 267	68, 075	16. 67	28, 456
Region VI:											
Kentucky.....	2, 490	10, 362	3, 405	60, 993	23, 519	47, 515	815, 720	11, 313	44, 015	17. 65	15, 478
Michigan.....	10, 381	79, 823	14, 496	279, 928	92, 313	234, 550	6, 262, 074	55, 869	227, 344	27. 12	77, 205
Ohio.....	24, 921	38, 059	12, 454	161, 209	75, 267	117, 066	2, 569, 420	27, 873	107, 748	22. 80	41, 772
Region VII:											
Illinois.....	15, 857	57, 404	19, 394	239, 206	110, 472	183, 401	3, 831, 555	43, 666	145, 622	23. 23	57, 409
Indiana.....	7, 014	24, 088	7, 340	91, 901	31, 962	63, 343	1, 385, 897	15, 082	56, 038	23. 11	22, 063
Wisconsin.....	7, 268	16, 379	6, 256	64, 771	25, 580	40, 707	922, 284	9, 692	37, 267	23. 15	15, 059
Region VIII:											
Minnesota.....	7, 265	15, 677	4, 290	48, 696	18, 932	38, 377	685, 898	9, 137	35, 231	18. 41	13, 947
Montana.....	1, 919	3, 664	467	9, 330	2, 700	7, 162	131, 344	1, 705	7, 162	18. 34	3, 241
North Dakota.....	1, 318	1, 839	140	5, 565	841	5, 029	113, 765	1, 197	4, 601	23. 22	1, 775
South Dakota.....	1, 036	1, 354	222	3, 329	750	1, 987	37, 429	473	1, 837	19. 34	879
Region IX:											
Iowa.....	5, 931	7, 038	1, 957	17, 084	6, 983	10, 160	185, 250	2, 419	8, 640	19. 60	4, 369
Kansas.....	7, 513	5, 651	825	14, 402	5, 532	12, 924	274, 449	3, 077	11, 856	22. 05	4, 256
Missouri.....	10, 207	24, 103	8, 582	104, 412	55, 457	75, 148	1, 277, 343	17, 892	59, 903	18. 94	24, 269
Nebraska.....	4, 100	4, 276	1, 059	6, 585	2, 407	5, 319	102, 564	1, 266	5, 034	19. 83	1, 881
Region X:											
Arkansas.....	8, 708	10, 123	2, 171	36, 197	10, 685	27, 049	455, 066	6, 440	24, 426	17. 44	10, 486
Louisiana.....	6, 139	10, 762	1, 642	56, 347	14, 093	39, 046	808, 982	9, 297	36, 011	21. 43	13, 883
Oklahoma.....	9, 434	6, 139	1, 195	29, 436	10, 602	22, 816	419, 732	5, 432	21, 442	18. 84	7, 947
Texas.....	43, 722	8, 168	2, 156	39, 464	16, 429	22, 164	357, 119	5, 277	20, 912	16. 53	10, 461
Region XI:											
Colorado.....	4, 371	1, 749	321	5, 507	1, 741	2, 953	60, 242	703	2, 827	20. 67	1, 434
New Mexico.....	4, 134	1, 581	154	6, 009	858	4, 519	91, 580	1, 076	4, 399	20. 45	1, 578
Utah.....	3, 022	3, 504	609	11, 969	4, 371	8, 175	194, 136	1, 946	7, 557	24. 39	3, 181
Wyoming.....	975	918	154	2, 129	677	1, 735	41, 073	413	1, 544	24. 49	661
Region XII:											
Arizona.....	3, 938	3, 590	683	10, 315	3, 368	4, 313	86, 791	1, 027	4, 129	20. 32	2, 577
California.....	31, 374	95, 722	28, 508	439, 709	205, 966	375, 143	8, 275, 528	89, 320	343, 082	22. 84	106, 498
Hawaii.....	853	1, 760	989	14, 333	9, 641	11, 001	194, 689	2, 619	8, 763	19. 69	( <sup>5</sup> )
Nevada.....	1, 419	1, 614	383	5, 203	1, 837	4, 443	104, 838	1, 038	4, 080	24. 27	1, 427
Region XIII:											
Alaska.....	567	1, 614	149	8, 732	872	5, 655	164, 819	1, 346	5, 486	29. 39	( <sup>5</sup> )
Idaho.....	2, 196	4, 828	504	14, 998	2, 478	9, 656	220, 670	2, 299	9, 364	23. 04	4, 683
Oregon.....	3, 660	26, 026	3, 741	80, 289	22, 346	60, 738	1, 313, 455	14, 461	57, 031	22. 24	21, 554
Washington.....	4, 827	35, 278	4, 432	113, 936	29, 649	82, 059	1, 888, 694	19, 538	78, 110	23. 27	31, 095

<sup>1</sup> Excludes transitional claims.

<sup>2</sup> Total, part-total, and partial.

<sup>3</sup> Not adjusted for voided benefit checks and transfers under interstate combined-wage plan.

<sup>4</sup> Unemployment represented by weeks of unemployment claimed under the State and railroad unemployment insurance programs and the veterans' unemployment allowance program. Includes partial and part-total unemployment.

State distribution excludes railroad unemployment insurance claims.

<sup>5</sup> Data not available.

Source: Department of Labor, Bureau of Employment Security, and affiliated State agencies.

**Table 9.—Public assistance in the United States and in States with plans approved by the Social Security Administration, by month, December 1950–December 1951<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

Year and month	All States								States with approved plans							
	Total	Old-age assist- ance	Aid to dependent children		Aid to the blind	Aid to the permanently and totally dis- abled <sup>1</sup>	General assist- ance	Total	Old-age assist- ance	Aid to dependent children		Aid to the blind	Aid to the permanently and totally dis- abled <sup>1</sup>			
			Fam- ilies	Recipients						Fam- ilies	Recipients					
				Total <sup>2</sup>							Chil- dren			Total <sup>2</sup>	Chil- dren	
Number of recipients																
1950																
December		2,786,216	651,309	2,233,194	1,660,933	97,453	68,800	413,000		2,786,216	651,277	2,233,068	1,660,839	79,129	68,800	
1951																
January		2,784,236	653,012	2,239,628	1,666,144	96,065	70,770	425,000		2,784,236	652,983	2,239,530	1,666,075	77,779	70,770	
February		2,777,783	651,369	2,237,055	1,664,241	96,066	74,567	421,000		2,777,783	651,932	2,236,961	1,664,174	93,234	74,567	
March		2,771,678	651,372	2,235,293	1,663,082	95,905	80,002	412,000		2,771,678	651,345	2,235,199	1,663,015	93,085	80,002	
April		2,760,733	645,855	2,217,521	1,651,655	96,975	87,845	384,000		2,760,733	645,829	2,217,430	1,651,590	94,162	87,845	
May		2,754,963	640,679	2,197,806	1,637,341	96,990	97,079	355,000		2,754,963	640,654	2,197,720	1,637,280	94,173	97,069	
June		2,745,344	632,691	2,170,308	1,617,096	97,024	104,230	335,000		2,745,344	632,664	2,170,214	1,617,029	94,220	104,198	
July		2,737,675	618,400	2,122,586	1,581,434	97,256	108,907	324,000		2,737,675	618,373	2,122,492	1,581,367	94,453	108,856	
August		2,732,021	612,128	2,103,208	1,567,218	97,349	111,329	319,000		2,732,021	612,101	2,103,117	1,567,184	92,773	111,219	
September		2,722,933	606,078	2,064,104	1,553,249	97,158	113,049	311,000		2,722,933	606,050	2,064,008	1,553,181	94,344	112,623	
October		2,711,620	597,249	2,055,446	1,532,255	97,185	114,923	311,000		2,711,620	597,221	2,055,350	1,532,187	97,146	113,957	
November		2,705,125	591,992	2,039,163	1,520,326	97,221	118,284	316,000		2,705,125	591,963	2,039,064	1,520,256	97,183	116,293	
December		2,701,077	591,838	2,041,463	1,522,925	97,179	124,421	323,000		2,701,077	591,810	2,041,365	1,522,855	97,129	119,551	
Amount of assistance																
1950																
December		\$193,264,021	\$119,954,750		\$46,529,003		\$4,480,867	\$3,033,402	\$19,266,000	\$173,269,006	\$119,954,750		\$46,527,733		\$3,754,021	\$3,033,402
1951																
January		194,970,033	120,100,414		47,328,904		4,438,784	3,170,931	19,931,000	174,311,827	120,100,414		47,327,790		3,712,692	3,170,931
February		194,433,144	119,132,204		47,858,360		4,454,305	3,383,275	19,605,000	174,713,332	119,132,204		47,857,386		4,340,467	3,383,275
March		194,537,333	118,948,685		48,068,503		4,448,593	3,596,552	19,455,000	174,967,911	118,948,685		48,067,454		4,335,220	3,596,552
April		191,950,326	118,271,187		47,522,017		4,495,494	3,946,628	17,715,000	174,121,012	118,271,187		47,521,058		4,382,139	3,946,628
May		191,042,838	118,930,667		47,023,317		4,523,461	4,399,393	16,166,000	174,762,207	118,930,667		47,022,413		4,410,996	4,399,393
June		189,320,531	118,666,891		46,385,131		4,537,435	4,677,074	15,054,000	174,150,722	118,666,891		46,384,097		4,424,466	4,675,269
July		188,144,409	119,305,221		45,006,226		4,536,052	4,847,904	14,452,000	173,575,366	119,305,221		45,002,192		4,423,057	4,844,806
August		188,194,866	119,308,258		44,745,286		4,558,093	4,950,229	14,633,000	173,441,831	119,308,258		44,744,234		4,445,169	4,944,170
September		188,364,274	119,841,541		44,819,189		4,567,563	5,180,981	13,985,000	174,240,707	119,841,541		44,818,122		4,454,069	5,126,955
October		189,755,153	120,746,862		44,675,023		4,640,500	5,274,768	14,418,000	175,279,315	120,746,862		44,673,948		4,638,204	5,220,301
November		189,739,721	120,440,700		44,575,407		4,663,332	5,431,282	14,629,000	175,006,386	120,440,700		44,574,272		4,661,194	5,330,220
December		190,814,719	120,296,458		44,863,214		4,671,693	5,779,354	15,204,000	175,329,896	120,296,458		44,862,101		4,668,919	5,802,418

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. All data subject to revision.

<sup>2</sup> Includes as recipients the children and 1 parent or other adult relative in family in which the requirements of at least 1 such adult were considered in determining the amount of assistance.

<sup>3</sup> Program initiated October 1950 under Public Law 734.

## (Continued from page 29) Health and Medical Care

"The Care of Cripples in Denmark: Study Submitted by the Central Federation of Danish Sick Funds." *Bulletin of the International Social Security Association*, Geneva, Sept. 1951, pp. 315–320. 25 cents.

EMERSON, HAVEN. "Public Health and Medical Care for the Community and the Individual." *Journal of the American Medical Association*, Chicago, Vol. 148, Jan. 5, 1952, pp. 41–44. 15 cents.

FEDERAL SECURITY AGENCY. PUBLIC HEALTH SERVICE. *The National Health Survey, 1935–36: Scope, Method, and Bibliography*. (Public Health Bibliography Series, No.

5.) Washington: U. S. Govt. Print. Off., 1951. 67 pp. 30 cents.

FORDE, LOIS E. "Negotiated Paid Sick-Leave Provisions." *Management Record*, New York, Vol. 13, Dec. 1951, pp. 434–438 ff.

Discusses 57 collectively bargained sick-pay plans that are fairly typical of the 126 plans negotiated in 1949–51.

KENDRICK, BENJAMIN B. "Cash Benefits Versus Service Benefits in Health Insurance." *American Economic Security* (Chamber of Commerce of the U. S. A.), Washington, Vol. 8, Nov.–Dec. 1951, pp. 18–26. \$1.50 a year.

Examines basic differences between the two types of benefits.

"The New York Experiment in Dis-

ability Insurance." *American Economic Security* (Chamber of Commerce of the U. S. A.), Vol. 8, Nov.–Dec. 1951, pp. 33–43. \$1.50 a year. Includes the Viewpoint of Covered Employees, by Burton A. Zorn; the Viewpoint of the Insurance Company, by H. Powell Yates; the Viewpoint of the Employer, by Harry G. Waltner, Jr.

RESEARCH COUNCIL FOR ECONOMIC SECURITY. *Our National Health Problem*. (Publication No. 87.) Chicago: The Council, 1951. 26 pp.

Includes statistical data, by State, on population, vital statistics, percent of population covered by hospital and medical plans, economic resources, and medical facilities.



**Table 10.—Amount of vendor payments for medical care for recipients of public assistance, by program and State, October 1951<sup>1</sup>**

State <sup>2</sup>	Old-age assistance	Aid to dependent children	Aid to the blind	Aid to the permanently and totally disabled	General assistance <sup>3</sup>
Calif.				( <sup>4</sup> )	\$43,700
Conn.	\$183,247	\$88,299	\$3,587	( <sup>4</sup> )	( <sup>4</sup> )
Del.		451			52
D. C.	108	134		\$52	371,657
Ill.	247,693	10,730	6,039	9,865	130,386
Ind.	238,423	38,001	10,064	( <sup>4</sup> )	125,876
Iowa				( <sup>4</sup> )	43,298
Kans.	119,569	25,159	2,054	12,749	416
La.	39	1,818	103	931	34,870
Maine				( <sup>4</sup> )	73,321
Mich.				( <sup>4</sup> )	118,967
Minn.	651,518	39,960	12,348	( <sup>4</sup> )	8,394
Mont.				( <sup>4</sup> )	89,862
Nebr.	142,791	7,856	202	( <sup>4</sup> )	59,765
Nev.	822			( <sup>4</sup> )	20,556
N. H.	56,560	17,204	2,121	( <sup>4</sup> )	442,849
N. J.		8,929			86,145
N. Y.	1,181,256	340,307	50,997	328,088	30,575
N. C.	6,798	3,840		1,144	6,400
N. Dak.	22,973	260	218	1,106	50,271
Ohio	132,956	3,790	4,063		28
Oreg.					135
R. I.					3,269
S. C.					76,458
S. Dak.					
Utah	860	180	8	112	
V. I.	64	13	2	3	
Wa.					
Wis.	230,871	75,153	6,866	5,322	

<sup>1</sup> For October data excluding vendor payments for medical care, see the *Bulletin*, January 1952.

<sup>2</sup> Excludes States that either made no vendor payments for medical care for October or did not report such payments.

<sup>3</sup> In all States except California, Illinois, Louisiana, Nevada, New Jersey, Utah, and the Virgin Islands includes payments made on behalf of recipients of the special types of public assistance.

<sup>4</sup> No program for aid to the permanently and totally disabled.

<sup>5</sup> Data not available.

**Table 11.—Average payments including vendor payments for medical care and average amount of vendor payments per assistance case, by program and State, October 1951<sup>1</sup>**

State <sup>2</sup>	Old-age assistance	Aid to dependent children (per family)	Aid to blind	Aid to the permanently and totally disabled
	All assistance	Vendor payments for medical care	All assistance	Vendor payments for medical care
Conn.	\$70.49	\$0.35	\$125.54	\$16.79
Del.			79.68	.64
D. C.	47.91	.04	95.85	.06
Ill.	48.46	2.13	110.92	.47
Ind.	39.99	5.07	69.69	4.14
Kans.	52.38	3.15	86.90	5.58
La.	46.53	( <sup>4</sup> )	59.80	.08
Minn.	56.49	11.66	102.74	5.16
Nebr.	52.29	6.30	91.19	2.64
Nev.	55.54	.30		
N. H.	51.52	8.00	113.32	11.49
N. J.			96.77	1.73
N. Y.	63.02	9.65	117.32	6.44
N. C.	23.41	.13	46.50	.23
N. Dak.	52.93	2.56	87.07	.16
Ohio	50.20	1.12	68.24	.27
Utah	53.00	.06	105.28	.06
V. I.	11.18	.10	16.18	.06
Wis.	52.21	4.44	119.79	9.02

<sup>1</sup> For October data excluding vendor payments for medical care, see the *Bulletin*, January 1952. All averages based on cases receiving money payments, vendor payments for medical care, or both. Averages for general assistance not computed here because of difference among States in policy or practice regarding use of general assistance funds to pay medical bills for recipients of the special types of public assistance.

<sup>2</sup> Excludes States that made no vendor payments for medical care for October or did not report such payments.

<sup>3</sup> No program for aid to the permanently and totally disabled.

<sup>4</sup> Less than 1 cent.

<sup>5</sup> Average payment computed on base excluding payments for services provided before pooled fund was established.

<sup>6</sup> Average payment not computed on base of less than 50 recipients.

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insurance) enabled assistance agencies to reduce assistance payments to some recipients or to meet needs that previously had not been met.

For recipients of old-age assistance, the average payment was \$1.49 higher in December 1951 than in December 1950. The average amount of aid to the blind increased about \$2. The average monthly payment of aid to dependent children increased \$4.36 per family or \$1.14 per recipient, counting as recipients only the eligible children and one needy adult. The average amount received by recipients of aid to the permanently and totally disabled ranged during 1951 from \$44.46 to \$46.45, varying with the representation in the total caseload of States with different payment levels.

Total payments to recipients of old-age assistance in the calendar year

1951 were lower than in 1950 by \$28 million. The 1951 total for general assistance was \$100 million less than the total for 1950. Total payments of aid to dependent children in 1951 were higher than in 1950 by \$1.2 million, but the expansion of the programs in Puerto Rico and the Virgin Islands explains more than \$1 million of this increase. Recipients of aid to the blind received \$1.8 million more in 1951 than in the previous year. Amounts paid by assistance agencies to doctors, hospitals, and other suppliers of medical services to recipients of assistance are excluded from the discussion above.

ABOUT 4.1 MILLION WORKERS received \$840 million in benefits under the State unemployment insurance programs in 1951, in compensation for 41.6 million weeks of unemployment.

The average benefit check paid for total unemployment amounted to \$22.03 in December 1951, while a year earlier the average was \$20.78. Eligible workers were entitled to draw benefits for an average of about 21 weeks; they actually drew benefits, on the average, for about 10 weeks. Rights to benefits were exhausted, however, by 811,000 beneficiaries.

Claims filed in December reflected an increase in unemployment—the result of seasonal factors, inventory activities, and adverse weather conditions. The number of initial claims rose 20.8 percent from the November total to 1,134,000, while weeks of unemployment claimed (representing continued unemployment) increased 7.7 percent to 4,306,000. These totals were 9.4 percent and 1.9 percent, respectively, above the figures in December 1950.

**Table 12.—Old-age assistance: Recipients and payments to recipients, by State, December 1951<sup>1</sup>**  
[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	November 1951 in—		December 1950 in—	
				Number	Amount	Number	Amount
<b>Total<sup>2</sup></b>	2,701,077	\$120,296,458	\$44.54	-0.1	-0.1	-3.1	+0.3
Ala.	77,833	1,647,090	21.16	-1.4	-1.1	-4.6	-1.5
Alaska	1,652	53,380	56.53	+2	+2	+3.1	+2.1
Ark.	14,025	692,959	49.41	-9	-1.2	-3.1	-8.4
Calif.	59,699	1,265,489	21.20	-1.2	-5	-13.4	-29.2
Calif. <sup>3</sup>	274,709	18,292,172	66.59	+1	( <sup>4</sup> )	+2.4	+1.5
Colo. <sup>5</sup>	52,303	3,708,779	70.91	-1	-2	+1.4	-7.3
Conn.	19,026	1,167,363	61.36	-1.7	-1.4	-4.4	-8
Del.	1,623	49,796	30.68	+1.2	+1.8	+6	+7.0
D. C.	2,779	133,929	48.19	-1.2	-1.2	-1.3	+23.5
Fla.	68,711	2,620,350	38.14	-1	-4	-1.0	-3.7
Ga.	95,705	2,077,102	31.11	-1	-1	-6.5	+22.1
Hawaii	2,269	75,546	33.29	+3	+4	-2.6	-2.8
Idaho	9,509	479,486	50.42	+2	+2	-16.9	-10.6
Ill.	114,125	5,419,760	47.49	-2	+3	-4.8	+3.2
Ind.	45,063	1,605,041	35.62	-1.0	-9	-12.0	-12.4
Iowa	48,692	2,478,323	50.90	-2	+3	-1.3	+2.1
Kans.	37,628	1,878,597	49.93	-2	+1	-4.3	-2.8
Ky.	65,858	1,932,203	29.64	-5	-5	-2.8	+40.8
La.	119,070	5,542,140	46.55	-1	-2	+2	-1
Maine	14,590	625,869	42.90	-7	-7	-4.8	-4.6
Md.	11,450	461,797	40.33	( <sup>6</sup> )	+1.2	-3.2	+6.1
Mass.	101,918	6,542,649	64.20	( <sup>6</sup> )	( <sup>6</sup> )	( <sup>6</sup> )	+3.6
Mich.	93,976	4,807,188	47.96	-7	-3	-4.3	+3
Minn.	54,897	2,485,927	45.28	+5	-5	-1.5	-1.8
Miss.	57,784	1,079,170	18.68	-6	-3	-7.3	-10.3
Mo.	132,454	5,740,259	43.34	( <sup>6</sup> )	( <sup>6</sup> )	-1	+1
Mont.	11,403	585,301	51.33	-3	-4	-3.3	-2.8
Nebr.	22,396	1,037,389	46.32	-2	-2	-3.8	+2.7
Nev.	2,755	150,815	54.74	+2	-1.0	+5	+5.5
N. H.	7,027	309,266	44.01	0	+3	-5.8	-9.9
N. J.	22,545	1,187,307	52.66	-5	+2	-6.4	+3.0
N. Mex.	10,735	422,018	39.31	( <sup>6</sup> )	+1	+4.4	+8.8
N. Y.	115,767	6,390,733	55.28	+4	-1	-1.5	+2.1
N. O.	52,256	1,232,161	23.58	-4	+2	-15.1	-9.8
N. Dak.	8,958	456,731	50.99	+1	+2.2	-1.3	+1.6
Ohio	118,280	5,806,299	49.09	-2	-2	-4.4	+2.3
Okl.	96,364	4,720,644	48.99	-2	-1	-3.5	+4.5
Oreg.	22,999	1,277,589	55.55	+2	-1	-3.1	+3.5
Pa.	76,263	2,977,337	39.04	-8	-7	-9.8	-9.3
P. R.	22,862	174,196	7.62	+9.2	+7.1	+39.5	+41.7
R. I.	9,681	456,961	47.20	-4	+8	-4.1	+7
S. C.	42,951	1,090,023	25.38	-2	( <sup>6</sup> )	+1.9	+4.4
S. Dak.	12,041	493,502	40.99	+1	+1	-1.5	+2.6
Tenn.	61,262	1,892,676	30.89	-4	-1	-8.0	-6.1
Tex.	220,028	7,233,835	32.88	-1	-1	-1.6	-1.4
Utah	9,832	523,643	53.26	+5	+9	-1.3	+17.8
Vt.	6,993	274,265	39.22	+6	+9	+7	+10.7
V. I. <sup>7</sup>	660	7,300					
Va.	19,270	435,552	22.60	-5	-1	-2.8	+1.8
Wash.	68,211	4,216,636	61.82	-4	-8	-7.2	-7.8
W. Va.	26,033	668,554	25.68	+4	-1	-3.5	-6.8
Wis.	51,839	2,504,549	48.31	( <sup>6</sup> )	+6	-1.4	+12.2
Wyo.	4,318	239,844	55.55	( <sup>6</sup> )	-2	-7	-3.2

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. All data subject to revision.

<sup>2</sup> Includes 4,010 recipients under 65 years of age in Colorado and payments to these recipients. Such payments are made without Federal participation.

<sup>3</sup> Decrease of less than 0.05 percent.

<sup>4</sup> Increase of less than 0.05 percent.

<sup>5</sup> Estimated.

**Table 13.—Aid to the blind: Recipients and payments to recipients, by State, December 1951<sup>1</sup>**  
[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	November 1951 in—		December 1950 in—	
				Number	Amount	Number	Amount
<b>Total<sup>2</sup></b>	97,179	\$4,671,693	\$48.07	( <sup>3</sup> )	+0.2	-0.3	+4.3
<b>Total, 51 States<sup>4</sup></b>	97,129	4,668,919	48.07	-0.1	+2	+22.7	+24.4
Ala.	1,529	36,650	23.97	0	+2	-5	+9.1
Alaska	18	696	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )
Ark.	742	40,448	54.51	-2.4	-2.0	-18.3	-24.4
Calif.	1,892	49,689	26.26	-1.0	-3	-7.9	-21.6
Calif. <sup>3</sup>	11,476	936,765	81.63	+1	+2	+5.1	+4.7
Colo.	349	22,184	63.56	-9	+1	-7.2	+7
Conn.	309	21,000	67.96	-6	+1.5	+5.5	+13.9
Del.	220	9,928	45.13	+1.4	+1.7	+17.6	+18.0
D. C.	264	13,556	51.35	+8	+9	+1.5	+26.8
Fla.	3,278	133,500	40.73	-5	-5	-1.4	-6.0
Ga.	2,912	104,486	35.88	+9	+9	+3.1	+30.2
Hawaii	120	4,719	39.32	-1.6	-1.4	+11.1	+14.7
Idaho	204	11,358	55.68	+2.0	+1.0	-1.0	+4.0
Ill.	4,101	221,021	53.89	-3	+3	-3.6	+8.8
Ind.	1,737	67,259	38.72	-2	( <sup>5</sup> )	-6.5	-5.6
Iowa	1,281	76,166	59.46	-2	-1	+2.0	+6.0
Kans.	622	32,292	51.92	-1.3	-4	-6.5	-4.2
Ky.	2,525	79,577	31.52	+1	( <sup>5</sup> )	+3.4	+48.2
La.	1,869	83,102	44.46	-1	-6	-1	+1.3
Maine	609	27,862	45.75	+2	+4	-9.0	-8.0
Md.	489	22,052	45.10	0	+9	0	+10.7
Mass.	1,620	122,124	75.39	+9	+8	+6.4	+17.6
Mich.	1,860	98,700	53.06	+6	+6	-2	+3.4
Minn.	1,166	74,647	64.02	-9	+3.9	+3.5	+15.2
Miss.	2,807	66,023	23.52	+1	+4	-1.8	-4.6
Mo. <sup>3</sup>	2,839	141,950	50.00	+1	+1	+1.5	+26.9
Mont.	533	30,076	56.43	-1.1	-6	+1.9	+1
Nebr.	757	48,423	63.97	0	-2	+3.3	+12.9
Nev.	38	2,148	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )
N. H.	304	15,116	49.72	-7	+5	-4.4	-4.8
N. J.	791	47,145	59.60	+5	+2.1	+1.9	+12.9
N. Mex.	500	18,116	36.23	-1.4	-8	-2.2	-1.0
N. Y.	4,035	260,730	64.62	-1	+2	+4	+7.6
N. O.	4,467	152,417	34.12	-3	-5	+4.3	+4.3
N. Dak.	113	6,060	53.63	-1.7	-0.3	+2.7	+6.2
Ohio	3,769	183,150	48.59	+1	+5	-3.0	+3.6
Okl.	2,563	132,685	51.77	-3	-2	-5.4	+3.4
Oreg.	386	25,543	66.17	-1.3	-2.8	+8	+4.7
Pa. <sup>3</sup>	15,479	614,667	39.71	+1	( <sup>5</sup> )	-1	+2
P. R.	505	3,712	7.35	+4.8	+4.2	+1.8	-2
R. I.	190	10,818	56.94	+1.6	+3.7	+5.0	+7.2
S. C.	1,597	44,567	27.91	-8	-7	+1.5	+6.4
S. Dak.	217	8,368	38.56	+5	+5	-4.8	+8
Tenn.	2,767	104,675	37.83	+7	+1.6	+2.7	+2.5
Tex.	6,033	222,884	36.94	-1	+1	-6.4	-7.4
Utah	219	12,734	58.15	-9	-5	+6.3	+26.8
Vt.	181	7,791	43.04	+1.1	+2.2	-1.6	+0.1
V. I. <sup>7</sup>	45	475					
Va.	1,494	46,115	30.87	-6	-8	-2.5	+1.2
Wash. <sup>3</sup>	841	64,212	76.35	-6	-4	-1.1	+1
W. Va.	1,079	33,240	30.81	-3	-7	+5	-2
Wis.	1,349	73,111	54.20	-7	+3	-3.2	+9.6
Wyo.	95	8,022	52.86	( <sup>5</sup> )	( <sup>5</sup> )	-11.2	-16.4

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. Figures in italics represent programs administered without Federal participation. All data subject to revision.

<sup>2</sup> Data include recipients of payments made without Federal participation and payments to these recipients in California (540 recipients, \$45,521 in payments), in Washington (20 recipients, \$962 in payments), in Missouri (1,128 recipients, \$56,453 in payments), and in Pennsylvania (5,768 recipients, \$231,067 in payments). State plans for aid to the blind in Missouri and Pennsylvania were approved under the Social Security Act Amendments of 1950.

<sup>3</sup> Decrease of less than 0.05 percent.

<sup>4</sup> States with plans approved by the Social Security Administration. Percentages computed on totals for States with approved plans in respective months; large increase from December 1950 is explained by the inclusion of Pennsylvania, with its large caseload, beginning February 1951 and of Missouri beginning October 1951. See also footnote 2.

<sup>5</sup> Average payment not computed on base of less than 50 recipients; percentage change, on less than 100 recipients.

<sup>6</sup> Increase of less than 0.05 percent.

<sup>7</sup> Excludes cost of medical care, for which payments are made to recipients quarterly.

<sup>8</sup> Estimated.



Table 14.—Aid to dependent children: Recipients and payments to recipients, by State, December 1951<sup>1</sup>

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of families	Number of recipients		Payments to recipients		Percentage change from—				
		Total <sup>1</sup>	Children	Total amount	Average per—		November 1951 in—		December 1950 in—	
					Family	Recipient	Number of families	Amount	Number of families	Amount
Total .....	591,838	2,041,463	1,522,925	\$44,863,214	\$75.80	\$21.98	( <sup>3</sup> )	+0.6	-9.1	-3.6
Total, 52 States <sup>4</sup> .....	591,810	2,041,365	1,522,855	44,862,101	75.80	21.98	( <sup>3</sup> )	+0.6	-9.1	-3.6
Ala.....	18,120	64,163	50,429	631,212	34.84	9.84	-1.0	-5	-2.3	+2.4
Alaska.....	703	2,234	1,617	50,628	72.02	22.66	+3.7	+4.5	+10.5	+14.2
Ariz.....	3,613	13,408	10,000	262,495	72.65	19.58	-2.6	-3.7	-15.0	-32.2
Ark.....	13,400	48,388	36,950	489,075	36.50	10.11	-2.2	-6	-27.8	-36.7
Calif.....	55,044	171,057	128,226	6,332,393	115.04	37.02	-1	( <sup>5</sup> )	-1.4	+6.9
Colo.....	5,225	19,168	14,451	514,894	98.54	26.86	+7	+7	-4.9	+3.5
Conn.....	5,096	16,657	12,059	549,605	107.85	33.00	-1.3	-1.5	-7.2	-7.0
Del.....	694	2,692	2,063	56,078	80.80	20.83	-2.4	-9	+1.6	+16.2
D. C.....	2,056	8,363	6,482	200,119	97.33	23.93	-1.4	-2	-4.8	+26.2
Fla.....	19,525	62,859	46,720	880,606	45.10	14.01	-2.9	-3.0	-31.3	-38.1
Ga.....	20,741	68,753	52,847	1,094,416	49.87	15.05	+2.5	+2.6	+19.7	+28.7
Hawaii.....	3,221	11,952	9,313	268,976	83.51	22.50	-1	-1	-15.2	-20.7
Idaho.....	2,171	7,512	5,536	241,963	111.45	32.21	+1.0	+1.2	-13.2	-7.4
Ill.....	22,651	80,527	59,661	2,528,546	111.63	31.40	+6	+1.1	-3.4	+12.1
Ind.....	8,714	29,026	21,443	579,556	66.51	19.97	-1.1	-9	-21.4	-20.4
Iowa.....	5,142	18,060	13,437	509,931	99.17	28.24	0	+7	-3	+25.1
Kans.....	4,376	15,484	11,725	360,831	82.46	23.30	-3	-2	-16.1	-14.5
Ky.....	21,245	75,096	55,295	889,230	41.86	11.84	-9	-9	-11.5	+9
La.....	22,038	80,091	59,482	1,311,768	59.52	16.38	+6	-4	-20.2	-4.2
Maine.....	4,407	15,272	11,070	322,404	73.16	21.11	+1.0	+1.0	+2.2	+1.2
Md.....	5,068	19,463	14,832	425,375	83.93	21.86	+5	+1.9	-20.3	-12.3
Mass.....	13,019	43,051	31,663	1,536,874	118.05	35.70	-4	+1.1	-2.5	+4.0
Mich.....	24,681	79,791	56,821	2,348,378	95.15	29.43	+6	+1.7	-3.8	+4.0
Minn.....	7,746	26,263	19,976	765,237	98.79	29.14	+7	+1.4	-7	+9.1
Miss.....	10,201	38,523	29,640	202,776	19.88	5.26	( <sup>3</sup> )	+2	-7.9	+2
Mo.....	22,736	77,020	56,623	1,184,865	52.11	15.38	-8	-8	-10.0	-9.8
Mont.....	2,368	8,250	6,097	203,575	85.97	24.68	+9	+1.5	+2	+9.0
Nebr.....	2,919	9,756	7,162	261,546	89.60	26.81	-6	-3	-17.5	-9.6
Nev.....	28	98	70	1,113	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
N. H.....	1,492	4,949	3,566	155,289	104.08	31.38	+7	+2.1	-11.1	-12.5
N. J.....	5,048	16,903	12,813	506,118	100.66	30.06	+1	+2.0	-4.6	+4.4
N. Mex.....	5,349	18,399	14,078	275,417	51.49	14.97	-8	-1.4	+2.1	-11.4
N. Y.....	52,741	177,502	126,591	5,995,043	113.67	33.77	+2	+1.1	-5.3	+2.7
N. C.....	16,710	60,606	46,402	776,371	46.46	12.81	+1.5	+1.5	+5.4	+12.7
N. Dak.....	1,632	5,778	4,378	148,868	91.22	25.76	-8	+4	-10.7	-20.4
Ohio.....	13,660	50,543	38,089	932,024	68.23	18.44	-6	+2	-6.2	-16.3
Okl.....	20,205	67,326	50,827	1,457,326	72.13	21.65	-1.1	-7	-5.9	+31.6
Oreg.....	3,350	11,278	8,470	332,343	105.18	31.24	+1.7	+4.0	-13.2	-9.9
Pa.....	33,873	122,236	90,990	2,988,642	88.23	24.45	-9	+3	-25.6	-26.5
P. R.....	14,485	45,526	34,030	137,157	9.47	3.01	+8.7	+2.4	+26.0	+59.1
R. I.....	3,300	11,123	8,022	315,197	95.51	28.34	+1	+1.7	-7.2	+4
S. C.....	6,487	24,221	18,787	247,936	39.22	10.24	-2	-3	-4.2	+7.1
S. Dak.....	2,580	8,388	6,274	177,854	68.94	21.20	+1.0	+6	+5.0	+8.1
Tenn.....	20,999	75,275	56,376	1,007,104	47.96	13.38	-4	-5	-14.5	-14.0
Tex.....	16,339	63,218	47,130	800,438	48.99	12.66	-1.2	-7	-14.7	-3.4
Utah.....	2,985	10,370	7,681	321,975	107.86	31.05	+1.4	+4.8	-9.0	+7.3
Vt.....	1,008	3,502	2,709	83,958	53.53	15.41	+9	+5	-2.7	-2.6
V. I. <sup>10</sup> .....	220	685	610	3,550	.....	.....	.....	+2	-7.2	-3.2
Va.....	7,813	29,030	22,060	402,890	51.57	13.88	( <sup>3</sup> )	.....	.....	.....
Wash.....	8,958	29,799	21,639	924,871	103.25	31.04	-1.0	+12.1	-21.7	-34.8
W. Va.....	16,757	61,744	47,555	950,037	56.69	15.39	( <sup>3</sup> )	-5	-9.4	-6.8
Wis.....	8,353	28,137	20,696	932,725	111.66	33.15	+2	+5	-6.2	+6.3
Wyo.....	546	1,918	1,462	53,616	98.20	27.82	+7	+8	-11.2	-14.9

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. Figures in italics represent program administered without Federal participation. All data subject to revision.

<sup>2</sup> Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.

<sup>3</sup> Decrease of less than 0.05 percent.

<sup>4</sup> States with plans approved by the Social Security Administration.

<sup>5</sup> Increase of less than 0.05 percent.

<sup>6</sup> Excludes cost of medical care, for which payments are made to recipients quarterly.

<sup>7</sup> Average payment not computed on base of less than 50 families; percentage change, on less than 100 families.

<sup>8</sup> Number of adults included in total number of recipients is partly estimated.

<sup>9</sup> In addition to these payments from aid to dependent children funds, supplemental payments of \$118,477 from general assistance funds were made to 3,780 families.

<sup>10</sup> Estimated.

Table 15.—Recipient rates for specified types of public assistance in the United States, by State, December 1951<sup>1</sup>

State	Recipients of old-age assistance per 1,000 population aged 65 and over	Children receiving aid to dependent children per 1,000 population under 18 years	Recipients of general assistance per 1,000 population
Total.....	218	32	4.7
Alabama.....	392	44	1
Alaska.....	348	39	8
Arizona.....	317	37	( <sup>2</sup> )
Arkansas.....	401	53	1.8
California.....	307	43	4.8
Colorado.....	418	34	3.2
Connecticut.....	108	22	( <sup>2</sup> )
Delaware.....	62	22	( <sup>2</sup> )
Dist. of Col.....	49	35	9
Florida.....	289	56	( <sup>2</sup> )
Georgia.....	436	42	1.8
Hawaii.....	119	51	6.4
Idaho.....	218	26	4
Illinois.....	151	25	6.3
Indiana.....	125	18	5.9
Iowa.....	178	17	3.0
Kansas.....	194	20	2.3
Kentucky.....	280	53	( <sup>2</sup> )
Louisiana.....	674	61	2.7
Maine.....	156	38	10.6
Maryland.....	70	20	1.5
Massachusetts.....	217	25	6.8
Michigan.....	204	28	7.9
Minnesota.....	204	21	4.7
Mississippi.....	378	35	6
Missouri.....	325	60	6.3
Montana.....	224	31	3.5
Nebraska.....	172	18	2.0
Nevada.....	251	41	3.6
New Hampshire.....	121	23	6.8
New Jersey.....	57	10	3.4
New Mexico.....	325	52	7
New York.....	92	31	7.7
North Carolina.....	232	31	1.3
North Dakota.....	186	20	2.8
Ohio.....	167	17	6.6
Oklahoma.....	497	69	( <sup>2</sup> )
Oregon.....	173	18	8.0
Pennsylvania.....	86	29	2.9
Puerto Rico.....	272	32	1.5
Rhode Island.....	137	38	10.7
South Carolina.....	373	22	1.5
South Dakota.....	218	29	2.5
Tennessee.....	261	49	1.6
Texas.....	428	19	( <sup>2</sup> )
Utah.....	232	29	3.1
Vermont.....	177	22	( <sup>2</sup> )
Virgin Islands <sup>3</sup> .....	326	51	9.7
Virginia.....	90	19	( <sup>2</sup> )
Washington.....	323	30	6.8
West Virginia.....	188	65	3.2
Wisconsin.....	167	19	4.0
Wyoming.....	238	15	1.8

<sup>1</sup> Based on Census data, April 1950. For most States the populations under age 18 are preliminary estimates. All recipient rates subject to revision.

<sup>2</sup> Number of persons aided not currently available.

<sup>3</sup> Rate includes unknown number of persons receiving medical care, hospitalization, and burial only.

<sup>4</sup> Program administered without Federal participation.

<sup>5</sup> Based on recipient data for November 1951.

**Table 16.—Aid to the permanently and totally disabled: Recipients and payments to recipients, by State, December 1951<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from November 1951 in—	
		Total amount	Average	Number	Amount
<b>Total<sup>2</sup></b>	<b>124,421</b>	<b>\$5,779,354</b>	<b>\$46.45</b>	<b>+5.2</b>	<b>+6.4</b>
Alabama	8,635	190,964	22.12	-7	-2
Colorado	3,507	179,527	51.19	+2.9	+3.0
Delaware	120	5,070	42.25	+8.1	+9.1
Dist. of Col.	1,217	65,410	53.75	+5.3	+4.5
Hawaii	1,153	53,837	46.69	-2.3	( <sup>3</sup> )
Idaho	774	40,240	51.99	+2.2	+2.1
Illinois	2,304	115,731	50.23	+0.3	+12.5
Kansas	2,580	124,760	48.36	+1.3	+1.3
Louisiana	14,514	565,755	38.98	-2	-8
Maryland	2,520	115,253	45.74	+4	+1.2
Massachusetts	2,611	159,612	61.13	+390.8	+572.0
Michigan	1,034	61,339	59.32	+3.1	+3.4
Mississippi	718	14,039	19.55	+3.5	+4.2
Missouri	10,896	481,251	46.29	+2.4	+2.4
Montana	1,009	55,910	55.41	+1.6	+1.2
New Jersey	880	49,354	57.39	+13.8	+18.8
New Mexico	1,933	76,328	39.49	+2.4	+2.6
New York	28,031	1,711,979	61.07	+3.7	+4.3
North Carolina	4,113	111,435	27.09	+7.0	+7.4
North Dakota	594	34,691	58.40	+2.6	+5.8
Ohio	4,254	188,283	44.26	+3.9	+4.0
Oklahoma	1,229	57,341	46.65	+119.1	+154.4
Oregon	1,667	112,069	67.24	+1.6	+1.8
Pennsylvania	9,364	410,369	43.82	-8	-9
Puerto Rico	2,625	24,121	9.19	+40.7	+36.0
Rhode Island	170	10,629	62.52	+11.8	+12.8
South Carolina	3,621	115,459	31.89	+3.7	+3.5
South Dakota	134	5,430	40.52	+13.6	+14.4
Utah	1,564	87,917	56.21	-8	+4.0
Vermont	194	8,037	41.43	+3.7	+4.6
Virgin Islands <sup>4</sup>	25	280			
Virginia	2,754	92,453	33.57	+4.4	+2.6
Washington	5,206	328,012	62.29	-5	+9.2
West Virginia	1,610	47,373	29.42	+14.3	+13.4
Wisconsin	848	53,879	63.54	+1.0	+9
Wyoming	473	25,197	53.27	-1.5	-1.0

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. Figures in italics represent programs under State plans not yet approved by the Social Security Administration. All data subject to revision.

<sup>2</sup> Represents States reporting plans in operation.

<sup>3</sup> Decrease of less than 0.05 percent.

<sup>4</sup> Estimated.

**Table 17.—General assistance: Cases and payments to cases, by State, December 1951<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of cases	Payments to cases		Percentage change from—			
		Total amount	Average	November 1951 in—		December 1950 in—	
				Number	Amount	Number	Amount
<b>Total<sup>2</sup></b>	<b>323,000</b>	<b>\$15,204,000</b>	<b>\$47.08</b>	<b>+2.2</b>	<b>+3.9</b>	<b>-21.8</b>	<b>-21.1</b>
Ala.	94	2,226	23.68	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
Alaska	70	3,507	50.10	( <sup>3</sup> )	( <sup>3</sup> )	-37.5	-17.5
Ariz.	1,152	44,592	38.71	+6	+9	-23.0	-21.7
Ark.	2,482	32,722	13.18	+8	+1.5	-4.4	-2.8
Calif.	29,901	1,389,651	46.48	+2.5	+5.2	-11.0	-3.0
Colo.	1,760	70,823	40.24	+3.1	+4.8	-59.3	-61.8
Conn.	3,917	207,748	53.04	+2.3	+4.0	-10.5	-5.8
Del.	885	31,994	36.14	+5.7	+6.4	-18.6	-16.4
D. C.	662	36,631	55.33	-5.6	-4.0	-32.9	-16.6
Fla.	4,900	75,300					
Ga.	3,623	61,040	16.85	+4.8	+3.8	+3.4	+5.1
Hawaii	1,900	108,145	56.92	-1.3	-7	-51.0	-40.1
Idaho <sup>2</sup>	183	6,551	35.80	0	-1.2	-56.6	-54.7
Ill.	28,049	1,644,425	58.63	+2.2	+3.6	-25.7	-15.3
Ind. <sup>3</sup>	9,423	308,325	32.72	+8.2	+6.9	-19.5	-13.7
Iowa	3,748	119,401	31.86	+9.2	+18.2	-10.5	-6.1
Kans.	2,157	95,921	44.47	+1.6	+2.7	-13.0	-8.5
Ky.	2,900	68,000					
La.	6,159	233,026	37.84	+2.8	+1.1	+6.5	+36.8
Maine	3,429	150,325	43.84	+12.1	+12.2	-17.1	-15.9
Md.	3,038	143,255	47.15	-2.9	-8	-46.2	-41.4
Mass.	17,636	952,498	54.01	-5.4	-2.0	-18.2	-22.7
Mich.	21,580	993,994	46.06	+6.7	+3.4	-6.1	-7.6
Minn.	6,002	302,348	50.37	+8.8	+6.3	-12.9	-8.9
Miss.	914	11,206	12.26	-3	-2	+21.2	+35.7
Mo.	9,557	288,229	30.16	-7	-6	-28.6	-31.8
Mont.	1,021	30,204	29.58	+15.4	+19.7	-8.5	-20.6
Nebr.	1,279	49,529	38.72	+5	+3.1	-10.9	+2.2
Nev.	290	9,900	34.14	-3.3	+17.9	-23.7	+3.1
N. H.	1,447	60,393	41.74	+10.8	+18.4	-9.1	-7.4
N. J. <sup>4</sup>	7,438	440,558	59.23	+2.5	+5.5	-22.6	-22.7
N. Mex.	337	7,177	21.30	-4.3	-3.6	-78.9	-80.8
N. Y.	49,308	3,593,250	72.87	+4	+4	-17.8	-17.7
N. C.	2,175	41,751	19.20	-4.9	+1.5	-49.7	-38.0
N. Dak.	510	20,583	40.36	+15.4	+21.6	-40.7	-40.4
Ohio <sup>2</sup>	20,997	843,124	40.15	+4.1	+6.1	-10.2	-22.4
Okl.	5,700	83,442	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )
Oreg.	5,135	293,544	57.17	+17.4	+16.9	-10.0	-6.4
Pa.	20,713	1,044,092	50.41	+1.0	+3.5	-45.9	-48.2
P. R.	3,241	21,705	6.70	-8.6	-12.0	-49.0	-54.5
R. I.	4,131	260,751	63.12	-5.4	+6.5	-19.4	-15.0
S. C.	2,344	41,854	17.86	-2.7	+3.2	( <sup>6</sup> )	( <sup>6</sup> )
S. Dak.	684	20,021	29.27	-2.3	+2.7	-17.3	-11.5
Tenn.	2,365	32,136	13.59	+6.8	+11.9	-18.4	-9.7
Tex.	7,200	138,000					
Utah	1,298	72,121	55.56	+12.2	+18.2	+98.5	+140.9
Vt.	1,000	44,000					
V. I.	230	2,280					
Va.	2,386	63,118	26.45	+1	+2.6	-25.2	-20.2
Wash.	8,132	444,804	54.70	+15.8	+30.2	-40.1	-53.0
W. Va.	4,043	89,829	22.22	-2.4	-2.2	-38.0	-35.8
Wis.	5,269	286,930	54.46	+9.4	+16.3	-15.6	-6.9
Wyo.	156	6,555	42.02	+52.9	+62.3	-41.6	-44.3

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. All data subject to revision.

<sup>2</sup> Partly estimated; does not represent sum of State figures because total excludes for Indiana and New Jersey payments made for, and an estimated number of cases receiving, medical care, hospitalization, and burial only.

<sup>3</sup> Percentage change not computed on base of less than 100 cases.

<sup>4</sup> State program only; excludes program administered by local officials.

<sup>5</sup> About 10 percent of this total is estimated.

<sup>6</sup> Partly estimated.

<sup>7</sup> Excludes assistance in kind and cases receiving assistance in kind only and, for a few counties, cash payments and cases receiving cash payments. Amount of payments shown represents about 60 percent of total.

<sup>8</sup> Includes unknown number of cases receiving medical care, hospitalization, and burial only, and total payments for these services.

<sup>9</sup> Estimated.

<sup>10</sup> Includes cases receiving medical care only.

<sup>11</sup> Includes 6,148 cases and payments of \$180,000 representing supplementation of other assistance programs.

<sup>12</sup> Excludes estimated duplication between programs; 1,346 cases were aided by county commissioners and 4,658 cases under program administered by Oklahoma Emergency Relief Board. Average per case and percentage changes not computed.

<sup>13</sup> Not computed; comparable data not available.

<sup>14</sup> Estimated on basis of reports from a sample of cities and towns.



# Social Security in Review

**O**LD-AGE assistance payments went to 7,100 fewer persons in January as the program continued the slow, steady decline that had begun in October 1950, while the number of cases receiving the other types of public assistance rose. The decline in old-age assistance amounted to less than one-half of 1 percent; aid to the blind and aid to dependent children increased at about the same rate (less than one-half of 1 percent), aid to the permanently and totally disabled went up 3 percent, and general assistance, 5 percent.

The small monthly changes for the Nation were the net result of State changes that varied in direction as well as in size. Only 10 States reported more persons receiving old-age assistance. Under the other programs, the number of States reporting higher caseloads varied from 18 for aid to the blind to 32 for general assistance. Except for general assistance and a few comparatively new State programs, the changes in caseloads were small—nearly all less than 2 percent. January caseloads for general assistance were more than 10 percent higher than in December in 15 States and dropped as much as 5 percent in only three States; the largest percentage increases occurred in rural States that have comparatively small caseloads.

Because more people were aided under four of the programs and because a few States raised payments through policy changes, total expenditures for assistance for January were \$1¼ million higher than the total for December. Kansas put into effect changes in food and clothing allowances made necessary by the greater cost of these items. Mississippi and South Carolina raised, for two types of

assistance, the percent of need met under the standards already in use. South Carolina also increased its maximums on payments for aid to dependent children. The Pennsylvania Legislature increased the monthly payment to the blind by \$10. In Illinois, payments for nursing-home and certain other types of medical care, previously included in the money payments to recipients, beginning in January are made directly to persons providing the care; the January decreases of \$2-5 in average money payments to the aged, the blind, and the disabled do not, therefore, reflect an actual reduction in the amount of total assistance provided.

UNDER THE OLD-AGE and survivors insurance program, 4.4 million persons were receiving monthly benefits at the end of January—about 54,000 more than at the end of December. Beneficiaries aged 65 or over accounted for four-fifths of this increase and at the end of January numbered 3.3 million—about three-fourths of all persons receiving monthly benefits.

Monthly benefits being paid at the end of January totaled \$156.7 million, about \$1.9 million more than in December. The decline in the average old-age benefit amount was halted for the first time since September 1950; the average of \$42.15 was 1 cent higher than in December.

Awards of monthly benefits were made to 83,000 persons in January, about 25 percent more than in December but only about half as many as had been awarded a year earlier. A reduction in the number of old-age and wife's benefit awards was chiefly responsible for this decline, since survivor benefit awards remained near

peak levels. Lump-sum death payments amounting to \$5.4 million and based on the deaths of 39,300 workers were made in January; this total was only slightly less than the record amount awarded in March 1951.

At the end of 1951, monthly benefits were being withheld from 354,000 beneficiaries entitled to old-age, wife's, husband's, widow's, widower's, mother's, or parent's benefits. It is no longer practicable to obtain data on monthly benefits withheld from child beneficiaries, because of the installation in December 1951 of a procedure under which children's benefits are combined in a single payment for a family group.

The number of beneficiaries, other than children, with monthly benefits withheld in December 1951 was 6 percent higher than in June 1951, an increase of about 21,000. In the same period the number of such beneficiaries on the rolls increased by more than 8 percent. Benefits withheld in December because the beneficiaries (under age 75) were working for wages of more than \$50 a month accounted for 75 percent of all suspensions. Wife's or husband's benefits withheld because of the employment of the old-age beneficiary represented 14 percent of the suspensions, while 7 percent were accounted for by the self-employment of the beneficiary or of the old-age beneficiary on whose earnings the wife's or husband's benefits are based. A table showing a distribution of benefits withheld, by reason for withholding payment and type of benefit, appears on page 25.

**NEW AND CONTINUED UNEMPLOYMENT** among workers covered by the State unemployment insurance programs

continued to increase in January, reflecting seasonal as well as administrative factors and shortages of materials. More initial claims were filed in January than in any other month since January 1950; the total increased 19 percent from the December 1951 figure to 1,354,000. Weeks of unemployment claimed, which represent continued unemployment, rose even more sharply (52 percent) to 6,529,600, which is the largest number claimed in any month since the beginning of hostilities in Korea.

All States reported increases in the average weekly number of claimants receiving benefits. For the Nation the rise of 49 percent to 1,185,200 was the largest turn-of-the-year increase in the postwar period. The increase in the total amount of benefits paid under the programs was even more pronounced (65 percent), and the \$116.5 million paid out was the largest expenditure for benefits since June 1950. The average weekly benefit for total unemployment again increased; the January average was \$22.28.

### Child Health Day

This year, as in the past, the President has proclaimed May 1 as Child Health Day. Since 1928, when both Houses of Congress, by joint resolution, requested the President to designate the first day of May as Child Health Day, citizens with the guidance and help of State health departments and State agencies for crippled children have used this date as the starting line for action to build better health for all children. Each year attention is focused on a particular problem affecting children.

For 1952, the Children's Bureau proposed that on Child Health Day the Nation should direct its attention to the many thousands of handicapped children and plan to help them to achieve a new measure of well-being.

The Federal Security Administrator, in urging the practical observance of Child Health Day, declared that "nothing we do to build our national security is more fundamental, more accurately calculated to ensure the strength and vitality we need to meet the challenge of these times" than the services provided to children.

## Selected current statistics

[Corrected to Mar. 12, 1952]

Item	January 1952	December 1951	January 1951	Calendar year	
				1951	1950
<i>Labor Force <sup>1</sup> (in thousands)</i>					
Total civilian	61,780	62,688	61,514	62,884	63,090
Employed	59,726	61,014	59,010	61,005	60,957
Covered by old-age and survivors insurance <sup>2</sup>					35,164
Covered by State unemployment insurance <sup>3</sup>	34,500	35,400	33,600	34,838	32,771
Unemployed	2,054	1,674	2,503	1,879	3,142
<i>Personal Income <sup>4</sup> (in billions; seasonally adjusted at annual rates)</i>					
Total <sup>5</sup>	\$257.3	\$258.6	\$240.9	\$251.1	\$224.7
Employees' income <sup>6</sup>	175.1	175.2	159.9	169.2	145.8
Proprietors' and rental income	49.6	49.8	49.3	48.9	44.0
Personal interest income and dividends	19.4	20.7	19.0	20.0	19.3
Public aid <sup>7</sup>	2.3	2.3	2.4	2.3	2.4
Social insurance and related payments <sup>8</sup>	7.7	7.1	6.8	6.9	6.5
Veterans' subsistence allowances <sup>9</sup> and bonuses	1.0	1.1	1.6	1.2	2.2
Miscellaneous income payments <sup>10</sup>	2.4	2.4	1.9	2.6	4.5
<i>Old-Age and Survivors Insurance</i>					
Monthly benefits:					
Current-payment status: <sup>11</sup>					
Number (in thousands)	4,433	4,379	3,605		
Amount (in thousands)	\$156,721	\$154,791	\$130,883	\$1,884,531	\$1,018,149
Average primary benefit	\$35.15	\$35.14	\$36.55		
Awards (in thousands):					
Number	83	65	152	1,336	963
Amount	\$2,804	\$2,117	\$4,836	\$42,282	\$26,234
<i>Unemployment Insurance <sup>1</sup></i>					
Initial claims (in thousands)	1,354	1,134	1,054	10,836	12,251
Weeks of unemployment claimed (in thousands)	6,530	4,306	5,414	50,393	78,654
Weeks compensated (in thousands)	5,452	3,349	4,470	41,599	67,860
Weekly average beneficiaries (in thousands)	1,185	797	972	797	1,305
Benefits paid (in millions) <sup>12</sup>	\$116	\$71	\$90	\$840	\$1,373
Average weekly payment for total unemployment	\$28.28	\$22.03	\$20.87	\$21.08	\$20.76
<i>Public Assistance</i>					
Recipients (in thousands):					
Old-age assistance	2,094	2,701	2,784		
Aid to dependent children:					
Families	594	592	653		
Children	1,528	1,523	1,606		
Aid to the blind	97	97	96		
Aid to the permanently and totally disabled	128	124	71		
General assistance	339	323	425		
Average payments:					
Old-age assistance	\$44.57	\$44.54	\$43.14		
Aid to dependent children (per family)	76.01	75.80	72.48		
Aid to the blind	49.46	48.07	46.81		
Aid to the permanently and totally disabled	49.19	46.45	44.81		
General assistance	47.56	47.08	46.86		

<sup>1</sup> Continental United States only. Estimated by the Bureau of the Census, except as noted. Monthly employment figures represent specific week and annual figures, average week (unemployment insurance data represent pay period instead of week).

<sup>2</sup> Estimated by the Bureau of Old-Age and Survivors Insurance. Except for calendar year 1950, data not available.

<sup>3</sup> Data from the Bureau of Employment Security, Department of Labor.

<sup>4</sup> Data from the Office of Business Economics, Department of Commerce. Continental United States, except for employees' income, which includes pay of Federal civilian and military personnel in all areas.

<sup>5</sup> Beginning January 1952, social insurance contributions from the self-employed excluded from total but not deducted from proprietors' income.

<sup>6</sup> Civilian and military pay in cash and in kind, other labor income (except workmen's compensation), mustering-out pay, terminal-leave pay, and Government contributions to allowances for dependents of enlisted personnel. Excludes employee contributions under social insurance and related programs.

<sup>7</sup> Payments to recipients under the 4 special public assistance programs and general assistance.

<sup>8</sup> Includes old-age and survivors insurance benefits; railroad, Federal, State, and local retirement benefits; veterans' pensions and compensation; workmen's compensation; State and railroad unemployment insurance and temporary disability benefits; and readjustment allowances to veterans under the Servicemen's Readjustment Act.

<sup>9</sup> Under the Servicemen's Readjustment Act.

<sup>10</sup> Includes payments under the Government life insurance, national service life insurance, and military and naval insurance programs, the Government contribution to nonprofit organizations, business transfer payments, and recoveries under the Employer's Liability Act for railroad workers and seamen.

<sup>11</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit; calendar-year figures represent payments certified.

<sup>12</sup> Monthly amounts, gross; annual amounts adjusted for voided benefit checks and benefit refunds.



# Social Welfare Today

by ARTHUR J. ALTMAYER\*

**S**Ocial welfare is, by its very nature, a dynamic concept, depending entirely on evolving ideas of the responsibility of community and State in affirmatively promoting the well-being of its members. As the sense of community responsibility develops, the concept of social welfare must inevitably change. Not so long ago, our concept of social welfare included almost exclusively relief and service to the underprivileged and the disadvantaged. The needs of the specific individual—rather than the social institutions whose presence or absence affects the needs of individuals—were the focus of attention. Social welfare was thought of largely in terms of adjusting the individual to his environment rather than in terms of bringing environmental forces into play to assist the individual.

## What Social Welfare Means

A new concept of social welfare has been developing under which welfare programs consist not only of counseling and assisting the individual and family in making the necessary adjustments to environment but, more importantly, of marshaling community resources to promote the well-being of individuals and of families generally. In other words, we no longer think in terms of a few underprivileged and disadvantaged persons but in terms of all individuals and families. In this country, under this newer concept, social work would include both constructive welfare services and measures designed to promote economic security—that is, both public assistance and the social insurances. In other countries it would include measures that fall under neither heading—for example, children's allowances, family allowances, and similar payments based on the status of the individual rather than upon present need or past contributions of the individual. In other words, social

security would be part of social welfare in its present-day meaning.

In a democracy based on a system of free enterprise, the well-being of individuals must be promoted in such a way that democracy and the system of free enterprise will be strengthened. Many people have sincerely felt that social action to help individuals weakens the fabric of democracy and free enterprise because, they fear, it weakens individual initiative. If social welfare continues to recognize that the basic purpose of social action is to enable individuals to achieve their maximum potentialities, such fears are groundless.

More than 100 years ago that arch-advocate of laissez-faire, John Stuart Mill, in his essay, *On Liberty*, said that "energy and self-dependence are as likely to be impaired by the absence of help as by its excess." Some persons will immediately disagree and point to the fact that today the United States has about 5½ million individuals dependent on government for public assistance to meet their daily needs. They will point out that public assistance is costing the Federal, State, and local governments almost \$2½ billion a year—and this in a period of unprecedented prosperity and full employment. It is unhappily true that these millions of persons do need public assistance. The fact, however, that public assistance is available means that we have a better America today than we had a quarter of a century ago and that these individuals are leading far happier and more useful lives as members of their community than they would otherwise have led. If this country during the last quarter of a century had had a system of contributory social insurance covering the inevitable major economic hazards of life, these millions of persons would be receiving insurance benefits rather than public assistance.

## Issues in Public Assistance

It has been asserted many times in the public press that the Nation is

spending more for public aid—for "relief"—today than in 1940, when probably 8 million persons were unemployed. As a matter of fact, we are spending considerably less in actual dollars even though these dollars buy far less. Persons who contend that expenditures for public aid have increased since 1940 fail to take into account that in 1940 the Work Projects Administration, the National Youth Administration, and the Civilian Conservation Corps—all of which provided assistance on the basis of need—were still operating. Another serious mistake that is made by such critics stems from failure to take into account the fact that the population has increased, particularly in the groups under age 18 and over age 65, where need is the greatest. Thus, while the number of persons receiving old-age assistance has increased greatly since 1940, the number of old-age assistance recipients per thousand aged persons in this country has decreased.

If we consider all forms of public aid in existence in 1940 and in existence today, we find that 3.8 percent of the population is dependent on some form of public aid today as compared with 11.5 percent in 1940. The proportion of our national income spent for public aid has also dropped sharply—from 3 4/10 cents out of every dollar in 1940 and to 1 1/10 cents today.

Probably the worst mistake that is made in comparing expenditures for public aid in 1940, when there was widespread unemployment, with such expenditures today, when there is full employment, is the failure to take into account the characteristics of the persons receiving aid. Under the various public assistance titles of the Social Security Act only the very young, the very old, the blind, and now the permanently and totally disabled are eligible for public assistance. For the most part, obviously, these groups cannot (and in the case of children should not) engage in gainful employment. In other words, as the number

\* Commissioner for Social Security. The article is based on an address delivered before the National Social Welfare Assembly on December 3, 1951.

of such persons in the population increases, it is obvious that the potential public assistance load will increase, regardless of improved employment conditions.

Since 1940 the number of children receiving aid to dependent children has increased both absolutely and in relation to the population under age 18, although at the same time an increasing number of children have been receiving survivor benefits under the old-age and survivors insurance program. If it were not for the insurance program, many of the 800,000 beneficiary children who are orphans or partial orphans would undoubtedly have been eligible for aid to dependent children. Because this group is taken care of through insurance, only about a fifth of the children now receiving aid to dependent children are in families with the father dead; the others are in need because of the incapacity or absence from the home of a living parent. In about half the cases the need of the child has arisen from the fact that the father has deserted the mother or is not married to the mother or is absent from the home for other reasons. Undoubtedly it is this circumstance that has given rise to the charge that aid to dependent children has encouraged desertion and illegitimacy.

Desertion and illegitimacy have been with us for a long time and unfortunately may be on the increase. But all the evidence indicates that aid to dependent children represents not the cause but the effect of desertion and illegitimacy.

Though the caseload for aid to dependent children has been declining steadily during the past year, hundreds of thousands of children will continue to need this form of assistance; many will be in broken homes. A great responsibility rests not only on the public officials who administer aid to dependent children but on all social agencies, public and private, to aid these children so that they may not be disadvantaged because of circumstances beyond their control.

It is encouraging to note that for the last year and a half there has been a steady decline in the total number of public assistance recipients and a generally downward trend in assistance expenditures. Much of the

decline in old-age assistance has been due to the 1950 legislative improvements in the Federal old-age and survivors insurance system, but continued high employment, which provides more job opportunities for persons receiving assistance and increases the ability of relatives to assist, is probably the chief factor.

Even though there is a valid explanation of why, in spite of the decline in public assistance, we still have about 5½ million persons receiving this type of aid, the fact remains that nobody is happy about the situation. The taxpayers of the country express their dissatisfaction in the public press and in legislative bodies. Not so much is heard about the unhappiness of the recipients of assistance. Those of us charged with the responsibility of administering public assistance are acutely aware, however, that no one relishes being a recipient of public aid.

There has been much talk about chiselers on relief rolls. Much of this criticism does not distinguish between legal and illegal payments. That is, in some States the criticism has been directed at the failure of relatives to help when, under the laws of these States, they have no legal obligation to do so. In some States there has been criticism that persons owning a home or having some other small assets are receiving public assistance when under the laws and regulations such ownership is permitted. At the same time, because persons with some small assets seem to be no better off than those who have none, there is criticism that public assistance penalizes thrift.

Whether or not there are many persons on the assistance rolls illegally, the feeling that the caseloads are too high has led to demand that the rolls be made public. The contention seems to be that publicity will scare off the persons receiving assistance illegally and will shame the relatives of those who are legally receiving public assistance into meeting their moral responsibilities. This contention rests for its validity on whether many persons actually are receiving public assistance illegally and on whether relatives can be shamed into helping.

The substantial decline in the State and local programs of general assist-

ance has been advanced as proof of the argument's soundness. That is, it has been contended that Federal financial participation and the Federal statutory requirement that the public assistance rolls be kept confidential have led to the alleged increase in the categories financed in part by the Federal Government, as contrasted with the decline in the general assistance category, where there is no Federal financial participation or Federal requirement as to confidentiality. This argument overlooks the basic reason for the decline in general assistance since 1940—the fact that the general assistance category had a far greater proportion of employable persons in it than the categories of aged persons, young children, the blind, and the permanently disabled. It also overlooks the fact that, under the Social Security Act Amendments of 1950, many persons were transferred from general assistance to the new category of the permanently and totally disabled.

As a matter of fact, most of the local alleged scandals about "chiseling" have occurred in general assistance. The highest proportion of persons shown by any State-wide study to be illegally receiving public assistance under categories financed in part by the Federal Government has been less than 3 percent.

Experience seems to indicate that publicity is of doubtful value in reducing the number of chiselers and shaming relatives. The welfare directors of several States have declared that such publicity in connection with general assistance has had no effect on the chiselers but may have deterred eligible persons in real need from accepting assistance.

A rider attached to the Revenue Act of 1951 has the effect of permitting States to allow public access to records of the disbursement of public assistance funds. This legislation permits access only to records of disbursements, such as the names of recipients and the amounts and dates of the payments; it does not permit public access to other information in the case records. The Federal law requires, moreover, that if a State does enact legislation prescribing any conditions under which public access may be had to records of disbursements,



such legislation must prohibit the use of any lists or names obtained from such access for commercial or political purposes.

Unfortunately, the Federal statutory requirement concerning confidentiality of public assistance records that was in effect before the 1951 rider has not been generally understood. The requirement has never been interpreted as surrounding these records with an iron curtain of secrecy that would prevent the taxpayers from having the requisite assurance that ineligible persons were not receiving public assistance. It has never prevented the furnishing of information to Federal, State, and local legislative committees and administrative bodies charged with investigating and appraising the operations of public assistance, as well as to auditors, law-enforcement officers, and grand juries for use in the discharge of any duties they may have that relate to the administration of public assistance. Nor has this requirement prevented the publication of material on the operations of public assistance agencies designed to inform the public regarding such matters as the size of expenditures, classification of the causes of dependency, the range in payments made, the standards for appraising need, and the procedures followed for determining need in the individual case.

It is perhaps well to recall that the Federal requirement was placed in the Social Security Act in 1939 because there had been widespread political misuse of the names of recipients of old-age assistance in the 1938 elections. It remains to be seen whether legislation permitting public access but prohibiting the use of information obtained through such access for commercial or political purposes will actually prevent the abuses that occurred before 1939.

The effect that opening the assistance rolls to the public will have in reducing the rolls is also still a matter of debate. But one thing is certain. We shall never be able to measure statistically how much needless humiliation results from indiscriminate public access. More than 100 years ago Disraeli opened his first successful campaign for election as a member of the House of Commons by attacking

the new Poor Law because, as he said "it went on the principle that relief to the poor is a charity. I maintain that it is a right . . . I consider that this Act has disgraced the country more than any other upon record. Both a moral crime and a political blunder, it announces to the world that in England poverty is a crime."

One of our own homespun philosophers, who used to write under the pen name of Abe Martin, once said, before the advent of the Social Security Act, "Poverty ain't a crime in America but it might as well be." We are not going to return to those days. As some evidence that we will not, it should be noted that in two States where the assistance rolls have been opened to the public, very few persons have actually sought the information.

Another thing is certain; there is no substitute for good administration—administration that both protects the taxpayer through careful examination of the facts bearing on eligibility and provides needed assistance to the recipient in such a manner as to encourage his self-respect, sense of responsibility, and effective participation in the life of the community. Ironically enough, many times the same individuals who complain about ineligible persons receiving public assistance also object to providing funds to employ enough social workers to make the necessary investigations.

Perhaps the best comment on this whole question of relief chiseling appeared in a small newspaper in the Middle West:

We've had many families among us needing public assistance for a long time. And no matter what decision comes down from the court, they'll still be with us.

They are not an isolated people, those who receive monthly checks representing aid to the blind and aid to dependent children. They are of us—of our neighborhoods, of our churches, of our schools.

They are not statistics on a state welfare department report or the financial records, red or black, of Monroe county. They are people.

It is well, as we wade into the attached problems, or run away from them, to remember that. They are people—just as good, just as bad, just as weak, just as strong, just as honest and just as

dishonest as people are at every economic, political and social level.

It can be conceded that some families receiving public assistance, in cash or in kind, cheat. They cheat just like some rich people who chisel on their income tax returns or exploit their employees or give too little to the churches in which they pray.

The problem of weeding them out is one calling for capable administration of the welfare procedures, as well as one calling for an acceptance of responsibility and duty by the average citizen.

For example, the welfare departments of our counties find no shortage of complaints about mothers or fathers—or both—slopping up ADC checks in beer houses. But they find a shortage of complaining witnesses to act when action is essential.

It can be conceded that for some families the ADC checks destroy initiative. Even though they merit the checks, they show little inclination to accept opportunities which might eventually move them off the welfare rolls. This is a problem calling for rehabilitation along with routine administration—and again it goes to the door of the school, the church and the average citizen as well as to the door of the welfare office in the Monroe county court house or to the one in the state house . . .

By and large, however, the public assistance handed out in Monroe county is put to essential uses—it goes to children who have lost fathers by death or desertion, it goes to children whose fathers are physically disabled, it goes to children who are far better off having their mothers at home than they would be—or society would be—if their mothers couldn't maintain homes. Who will be first to abandon them?

That this problem of providing assistance to the needy was also a problem confronting our colonial forefathers is made clear in an interesting little pamphlet issued by the Virginia League of Local Welfare Executives. This League was enterprising enough to look into *The Vestry Book of Kingston Parish*, covering the period 1679-1796. The Vestry met once a year and made appropriations in pounds of tobacco—the usual medium of exchange—to provide for the needs of the parish. The Vestry records show that most of the items

listed each year were for the assistance of individuals in need of help. To quote from the pamphlet:

A number of examples are given in each category to show the variety of situations which the Vestry had to consider. Each has its present day counterpart. It appears that there were a number of bastards under care in foster homes at all times . . . It was noted that awards were made year after year to the same persons in many instances. For example an award was made for the care of Oner Powers every year for 33 years and the final award was for his care and burial. Evidently both temporary and permanent care were available to the destitute widows, orphans, fatherless, lame, halt, etc.

The League reaches this conclusion on the cost of public welfare today as compared with colonial times:

Thus in the hundred years preceding the Revolution, the number of taxable persons had increased 12 times, total expenditures had increased 23 times and the tax per person had increased about 100 percent. And of all things!! the expenditure per capita for relief was approximately the same as it was in Virginia for the year 1949-50 when the Federal government was paying one-third of the bill.

### **Social Insurance**

In colonial days the problem of want was quite different from what it is today. We now have a highly competitive, urbanized, and industrialized economic system that has enabled us, as a Nation, to increase our output of goods and services beyond the wildest dreams of our forefathers. But paradoxically enough, it has also given rise to greater economic insecurity on the part of millions of individuals. A way must be found to prevent the destitution of millions of persons rather than to alleviate it after it has occurred. Fortunately there is a way to prevent destitution arising from economic causes. That is the device of contributory social insurance—a device that has been used for three-quarters of a century in various parts of the world. That outstanding conservative, Winston Churchill, was one of the chief architects of the plan that went into effect in Great Britain in

1909 and was also instrumental in putting into effect the famous Beveridge plan that greatly expanded the British social insurance system. He made the point that economic hazards that cannot be met effectively by the individual can be met through a system of contributory social insurance. Under such a system, all individuals exposed to these hazards are insured against loss of income, with benefits payable from a fund to which they and their employers have contributed.

This country has had a form of contributory social insurance since 1911, when the first workmen's compensation laws were passed. Since 1935 we have had social insurance covering unemployment and old age. In 1939 the Federal old-age system was expanded to include survivor benefits in the case of the death of the insured worker. Unfortunately these various forms of social insurance did not cover all gainfully employed persons, and the benefits provided were inadequate, especially as living costs went up. In 1950, Congress considerably extended the coverage of the Federal old-age and survivors insurance system and increased the benefits. The only large groups still unprotected are farm operators and casual farm and domestic workers. Today about 90 percent of the gainfully occupied persons in this country are insured—under this Federal program or under other Federal, State, and local government retirement systems—against loss of income due to old age or death of the family breadwinner.

Coverage under old-age and survivors insurance is not compulsory for employment in nonprofit organizations, but it can be elected if the employer and two-thirds of the employees wish to be insured. The great appeal that a system of contributory social insurance has—as well as the good business judgment of nonprofit organizations and their employees—is evident from the number of employees (about 750,000) in such organizations who are now covered.

The great distinguishing characteristic between a system of contributory social insurance and a system of public assistance is that the insurance benefits are payable without a means test. The means test is a necessary

device to keep the cost of public assistance within bounds, but it is a device that probably no one likes. Nor is it generally considered a constructive way to promote self-reliance and effective participation in the life of a community. The basic repugnance to the means test probably arises out of the fact that to the recipient it signifies his own or his family's failure to make the grade in a highly competitive economy. Another reason for its unpopularity is that the means test is often considered as placing a penalty upon thrift, since any savings must be taken into account in determining need.

Benefits under contributory social insurance are, in contrast, payable in specified amounts regardless of the actual amount of property a recipient may possess. Moreover, the benefits vary in accordance with wage loss. A larger proportion of the wage loss is payable in the case of low wage earners than in the case of high wage earners, but the fact that there is a relationship between wage loss and benefits introduces an element of flexibility that automatically relates the benefits to the wide wage differentials existing in this country and that is characteristic of a system of free enterprise.

### **Comprehensive Nature of Social Welfare**

A contributory social insurance system in effect throughout the entire Nation and covering all the major economic hazards would largely solve the problem of destitution in this country. Much destitution is due, however, to noneconomic causes. For example, it would certainly not be practical or desirable to have social insurance against loss of income arising out of broken homes. Neither is it possible for a social insurance system to cover actual need of all individuals and families under all conceivable circumstances. Accordingly, we should be deceiving ourselves if we did not recognize that, even with an extended and improved social insurance program as a first line of defense against destitution, there would still be need for a second line of defense in the form of public assistance. Since this second line of defense would be far

(Continued on page 23)



# Public Child Welfare Employees: Their Education

by MIGNON SAUBER and JACK WIENER \*

*The professional education of child welfare workers is an important factor in the effectiveness of the public child welfare programs. For this reason, information on the educational background of social work employees in these programs was included in the joint study made by the Children's Bureau and the Bureau of Public Assistance in mid-1950; the information is summarized in the following pages. Earlier Bulletin articles reported on the education and salaries of public assistance employees in social work in the State and local agencies administering the federally aided public assistance programs.*

**I**N 1950, one-fifth of the more than 4,100 persons engaged primarily in State and local public child welfare work had full professional social work training. Another 25 percent had at least 1 year of graduate social work study but had not completed their second year. In all, 60 percent of the public child welfare employees had some graduate social work study.

These are some of the facts revealed by a study conducted jointly by the Children's Bureau and the Bureau of Public Assistance of the Social Security Administration in the late spring and early summer of 1950, as part of the survey of salaries and working conditions in social work conducted by the Bureau of Labor Statistics<sup>1</sup> in cooperation with the National Social Welfare Assembly and the National Council on Social Work Education. The Federal Security Agency study covered 34,000 persons in social work positions in State and local agencies administering public child welfare and public assistance programs.<sup>2</sup>

Questionnaires for the individual social work employees were sent out to State and Territorial public welfare departments throughout the country. Each employee was asked to indicate

the social work program on which he spent most of his time. If an employee was involved, for example, in determining eligibility for assistance and in approving foster homes for the placement of children, he specified only the one program on which he spent the greatest part of his time. Roughly 1 out of every 8 persons, or 4,163 in all, indicated that they spent most of their time on public child welfare programs.

The social work employees who were working primarily on public child welfare programs are the subject of this report. Included among these child welfare employees were 3,002 caseworkers, 705 supervisory staff members (supervisors of caseworkers and district child welfare consultants), 277 persons in executive positions, and 179 special consultants and other social work employees.

The 4,163 child welfare workers covered by this report represent 34 percent of the 12,400 persons employed in child welfare work throughout the Nation—in public and voluntary children's agencies and institutions, in juvenile courts, and in departments of education. They constitute nearly two-thirds of the 6,600 persons employed in public and voluntary children's casework agencies, excluding institutions, but only 6 percent of the 75,000 employees in all types of social work throughout the country.

## What Child Welfare Workers Do

Child welfare workers provide social services for children. This work requires considerable skill, knowledge, and understanding. With the purpose

of strengthening family life, child welfare workers concentrate on work with or in behalf of children. Some of these children are in their own homes but are having difficulty in getting along with their families or with other persons. Some are neglected or abused, while some are in danger of becoming delinquent.

Child welfare workers help to plan for the care of children in foster family homes or in children's institutions when the child's own home cannot provide proper care. They plan for adoption when the child must be permanently separated from his own home. The problems of unmarried mothers and their babies and of working mothers who must plan for the care of their children while they are at work all come within the province of the child welfare worker. In addition, child welfare workers take an active part in developing improved State laws relating to the care and protection of children, such as those governing adoption, guardianship, and child placement. Part of the job of all child welfare workers is to work with community groups to improve health, educational, recreational, and welfare services for children.

All public child welfare programs provide some of these services but not all provide this complete range of services. In some States, certain services are provided only by the juvenile courts or by voluntary agencies for children. And even within a given State, the availability of public child welfare services may differ considerably from county to county.

## Professional Training of All Employees

At the present time, 2 years of graduate study in a school of social work are required for full professional training for social work. The curriculum includes both classroom and field work courses. The graduate students are assigned to supervised field work

\* Program Research Branch, Division of Research, Children's Bureau.

<sup>1</sup> *Social Workers in 1950*, American Association of Social Workers, 1952.

<sup>2</sup> See Elizabeth Epler, "Public Assistance Employees: Their Education," *Social Security Bulletin*, February 1952; and Ellen Perkins and Charles Lopes, "Public Assistance Employees: Their Salaries," *Social Security Bulletin*, March 1952.

**Table 1.—Graduate social work education of public child welfare employees, all social work employees, and employees of voluntary child welfare casework agencies, June 1950**

Amount of study in graduate school of social work	Percent of employees in—		
	All social work programs <sup>1</sup>	Noninstitutional child welfare programs of—	
		Public welfare agencies	Voluntary agencies <sup>1</sup>
Total.....	100	100	100
2 or more years.....	16	20	47
1 but less than 2 years.....	11	25	19
Less than 1 year.....	13	15	11
None.....	60	40	23

<sup>1</sup> Source: *Social Workers in 1950*, American Association of Social Workers, 1952, table D-14, p. 48.

in which they spend 15-25 hours a week throughout most of their years of study. That is, they work under special supervision in a social work agency where they "learn by doing." They learn, according to a United Nations report, "to interview, to record information, to separate the various elements, environmental and emotional, that make up the problems with which they are called upon to deal, to use the social resources in the community, to participate with the client in carrying through a plan of social treatment, and to work in close association with their colleagues in other fields as well."<sup>3</sup> The same report termed this part of a social worker's education "one of the most important learning experiences in the area of practical work because, beyond anything else, it distinguishes the trained social worker from the amateur."

Besides this vital field work experience, the graduate student acquires knowledge and skills through his program of classroom courses. The two curriculum areas dovetail.

The Children's Bureau believes that child welfare workers in State and local child welfare programs should have these two full years of study in a graduate school of social work in order to serve children most effectively.

Considering the 4,163 child welfare employees as a group, without regard to their position (supervisors, case-

<sup>3</sup> *Training for Social Work, An International Survey*, United Nations Secretariat, Department of Social Affairs, 1950, p. 29.

workers, consultants, etc.), 1 out of every 5 had had full professional training. In all, 60 percent had had some study in a graduate school of social work. Forty-five percent had had at least 1 year of study, and 15 percent had studied for less than a year. Some of this latter group may have had only a course or two. Others may have had a fuller curriculum that included some supervised field work. Forty percent of the public child welfare employees had not had any graduate social work study.

But social work as a profession is very young. Throughout the entire field of social work, only 16 out of every 100 persons had had 2 years or more of study at a graduate school of social work.<sup>4</sup> Public child welfare therefore has a greater proportion of persons with full professional training (20 percent) than the field of social work as a whole. It has, however, fewer employees with professional training, proportionately, than the children's casework programs under voluntary agency auspices. Forty-seven percent of this latter group have had at least two full years of graduate social work study.

### Professional Training and Agency Size

The number of public child welfare employees within a State is determined by many things. First, there is the population or size of the State itself. The organization and functions of the agency are also important. In some States nearly all public child welfare services are provided by full-time child welfare staff. In others, general welfare workers who have responsibility for providing a variety of services may be responsible for providing specialized services to children in some counties. In States, however, where a small number of employees were engaged primarily in public child welfare, proportionately more of the workers had graduate social work study than in States with larger child welfare staffs. In States with fewer than 25 child welfare employees, 69 percent of the 210 workers had had at least 1 year of graduate social work study. For States with 50 or more child welfare workers, the percentage

<sup>4</sup> *Social Workers in 1950*, p. 48.

was 41. The following tabulation presents this situation briefly.

States with specified number of child welfare employees	Child welfare employees		
	Number of States	Number	Percent with year or more of graduate social work study
Total.....	53	4,163	45.0
50 or more employees (Ala., Calif., Conn., D.C., Ga., Ill., Ind., La., Md., Mass., Mich., Minn., N.J., N. Y., N. C., Ohio, Pa., P. R., Tenn., Tex., Va., Wash., W. Va., Wis.).....	24	3,410	41.0
25-49 employees (Ark., Colo., Fla., Hawaii, Iowa, Ky., Maine, Miss., Mo., Nebr., Okla., Oreg., R. I., S. C.).....	14	543	61.5
Less than 25 employees (Alaska, Ariz., Del., Idaho, Kans., Mont., Nev., N. H., N. Mex., N. Dak., S. Dak., Utah, Vt., V. I., Wyo.).....	15	210	68.6

The States with 50 or more public child welfare employees are usually those with large populations and big cities. The States with smaller child welfare staffs, generally, have relatively small populations and these populations are primarily in rural areas. The impact of Federal child welfare services funds upon the total State program may explain some of the difference in the extent of professional training among the States. Since these funds are concentrated largely on providing services in rural areas, a relatively larger number of the workers paid from Federal funds are in rural areas than in urban areas.

There are, in addition, proportionately more employees paid from Federal funds among the smaller State staffs. In joint planning for the use of the funds, the States and the Children's Bureau have agreed that positions paid from Federal child welfare services funds should be filled by professionally qualified persons. This procedure has helped to improve the professional qualifications of child welfare staffs generally. Furthermore, in the small rural States, proportionately more of the total child welfare staff have been able to obtain gradu-



ate social work training through the use of Federal funds than in large urban States. The use of Federal funds in rural areas has apparently offset for the better qualified personnel the pull of the urban areas, where salaries might be higher and opportunities for continuing professional growth might be better.

Although larger State programs have proportionately fewer professionally trained staff members, they have supervisory and executive personnel, who as a group are professionally well qualified, to guide workers who do not have professional training. Smaller agencies usually have few persons in supervisory positions, especially casework supervisors, and therefore cannot provide day-to-day supervision for each worker. Since supervision must sometimes be arranged with wide intervals of time between contacts, the smaller agencies need to rely more fully upon the professional training of each individual employee.

### Professional Training of Supervisory Staff

As compared with public child welfare employees in other types of positions, the supervisory staff was the best qualified from the point of view of professional education. Forty-six percent of the 705 child welfare supervisory staff members had had at least two full years of graduate social work study. In other words, nearly 1 out of every 2 supervisors of caseworkers, child welfare consultants, and other persons whose positions carried supervisory though not executive responsibility had full professional training. Another 32 percent had had at least 1 year of study, while 12 percent had studied at a school of social work for less than a year. Ten percent had never attended a graduate school of social work.

Full professional social work training, besides extending for 2 years, includes several semesters of field work. The second year, or advanced field work placement, is usually in the area in which the student plans to specialize. Thus, it is significant that more than 2 out of every 5 (43 percent) of the 635 supervisory staff members who had studied at a graduate school of social work had had not only more

Table 2.—Graduate social work education of child welfare employees, by position, June 1950

Amount of study in graduate school of social work	All positions	Executives	Caseworkers	Supervisory staff	Other social work employees
Total number	4,163	277	3,002	705	179
Total percent	100.0	100.0	100.0	100.0	100.0
With study in graduate school of social work	60.2	69.7	50.9	90.1	81.6
2 or more years	20.0	32.8	11.4	45.6	43.6
With 2-year degree	17.0	29.2	9.6	38.4	37.5
Without 2-year degree	3.0	3.6	1.8	7.2	6.1
1 but less than 2 years	25.2	21.7	23.7	31.9	20.8
Less than 1 year	15.0	15.2	15.8	12.6	11.2
With field work	4.1	7.2	4.0	3.2	3.4
Without field work	10.2	6.9	11.0	9.1	7.8
No report on field work	.7	1.1	.8	.3	.3
None	39.8	30.3	49.1	9.9	18.4

<sup>1</sup> Includes a few employees who reported a 2-year degree or certificate but study of less than 2 years.

<sup>2</sup> Includes a few employees who reported a 1-year degree or certificate but study of less than 1 year.

<sup>3</sup> Includes a few employees who reported graduate social work study but did not specify amount.

<sup>4</sup> Includes a few employees who did not report if they had any graduate social work.

than one semester of field work but for their advanced field work had been placed in child welfare. Another 29 percent of the supervisory staff with graduate social work study had had more than one semester of field work but had been placed in programs other than child welfare.

Like the supervisory staff, the executive staff included a substantial number of professionally trained employees. Thirty-three percent of the executives working primarily on child welfare had had 2 years of graduate social work study; a total of 55 percent had had at least 1 year. Executives in a child welfare program are responsible for the planning, organization, and direction of the work. They also carry responsibility for coordinating and interpreting child welfare programs so that the needs of children will be adequately met. They must give leadership to staff and to communities in providing for the welfare of children. Professional training in social work is a necessity for anyone carrying such responsibilities.

Closely associated with both the executive and the supervisory staff is a heterogeneous group of special consultants and other social work employees who are not providing services directly to children. The proportion of this group with full professional training was nearly the same—44 percent—as that for supervisors. Roughly 7 out of 10 reported at least 1 year of graduate social work study. This group includes research staff, consultants on training and staff development and on foster family or

group care, as well as others concerned with special areas of child welfare program and administration.

### Professional Training of Caseworkers

The caseworkers are the largest group of public child welfare employees—3,002 out of 4,163. One in 3 child welfare caseworkers had had at least 1 year of professional study; one in every 2 reported some study in a graduate school of social work, though not always a full year. Thirty-seven percent had a bachelor's degree only or a bachelor's degree and some graduate study in fields other than social work. About 12 percent of these caseworkers did not have even a bachelor's degree.

These 3,002 caseworkers were providing casework services to about four-fifths of the more than 245,000 children who were being served by public welfare agencies in June 1950. The rest of the children—less than a fifth—were being served by general welfare workers, primarily responsible for public assistance, or—because of staff vacancies, the child's special problems, or other reasons—they were receiving care directly from child welfare supervisory or executive staff members.

Four children out of 5 in public child welfare programs were therefore receiving casework service from the public child welfare caseworkers covered by this report. These caseworkers are the "foot soldiers" of the public child welfare programs. They are in direct contact with the children and their families. In the rural areas, where a

great many of them are employed, a single caseworker often is the public child welfare program. Besides needing great skill, the worker needs the fullest possible preparation as well as the best quality of on-the-job supervision. Full professional training, or 2 years of graduate social work study, is almost necessary preparation for this vital job.

Although 51 percent of the child welfare caseworkers reported some graduate social work study, only 11 percent had full professional training. Another 24 percent had had at least 1 year of study but less than 2 years. Thus, only a little better than 1 out of every 3 child welfare caseworkers had had at least 1 year of training.

Sixteen percent of the caseworkers reported graduate social work study of less than 1 year. Some of them may have had as little as one or two courses. Others (4 percent of all caseworkers) had had a period of supervised field work even though they did not complete a full year of study.

These figures show the difficulty that the public child welfare programs have in obtaining enough qualified personnel. They also reflect the same problem—not enough trained personnel—throughout the entire social work field. Thirty-five percent of the caseworkers in public child welfare programs have had a year or more of graduate social work study. On the other hand, only 22 percent of all persons in casework positions in public and voluntary social work agencies the country over have had this much professional study.

### Professional Training and Number of Children Receiving Service

There is an inverse relationship between the proportion of children within a State receiving public child welfare services and the proportion of child welfare caseworkers who have had at least 1 year of professional study in a school of social work.

The extent to which public child welfare services are reaching children varies from State to State. Although, for the country as a whole, about 5 out of every 1,000 children under age 21 are receiving public child welfare services, in some States only 1 or 2 children in every 1,000 receive such

service, while in others the proportion is 12 or 13 per 1,000. These rates are based on quarterly reports to the Children's Bureau on children receiving child welfare casework services from public welfare agencies. Forty-five States submitted complete reports for June 1950, and it is for these States that rates have been computed.

Nearly two-thirds of the child welfare caseworkers employed in the 11 States where fewer than 2.5 children out of every 1,000 were receiving public casework services had completed at least a year of graduate social work study. In contrast, in the 13 States where social services reach 7.5 or more out of 1,000 children, only about 1 in every 5 of the child welfare caseworkers had had that much professional study. The relationship between the proportion of the child population receiving public child welfare services and the proportion of the caseworker staff with at least 1 year of graduate social work study is shown below.

States with specified number of children receiving child welfare services per 1,000 child population, June 1950	Number of States	Total number of child welfare caseworkers	Child welfare caseworkers with year or more of graduate social work study	
			Number	Percent of all child welfare caseworkers
Total.....	145	12,687	904	33.6
Less than 2.5 children (Ark., Fla., Idaho, Ill., Ky., La., Mich., Miss., Okla., Tenn., Tex.).....	11	437	285	65.2
2.5-4.9 children (Colo., Iowa, Kans., Md., Mo., Mont., Nebr., N. Mex., Oreg., S.C., S.Dak., Utah).....	12	307	137	44.6
5.0-7.4 children (Ala., Ariz., Mass., Nev., N.J., N.C., Ohio, Va., Wis.).....	9	609	209	34.3
7.5 or more children (Conn., Del., D.C., Ind., Maine, Minn., N.H., N.Y., N.Dak., R.I., Vt., Wash., W.Va.).....	13	1,334	273	20.5

<sup>1</sup> Excludes California, Georgia, Pennsylvania, and Wyoming, whose reports on the number of children receiving service from public agencies were incomplete, and the Territories and possessions.

The proportion of a State's children reached by public social service pro-

grams is the result of many factors. One is the nature and extent of the public agency's child welfare responsibilities. Some States have had extensive child welfare programs for many years. Their older employees frequently do not have professional training. Some States, too, have delegated legal responsibility for many child welfare functions on a State-wide basis to the public agency. These broad responsibilities mean that proportionately more children may be receiving public child welfare services in these States.

Another important factor is the division of responsibility between public and voluntary children's agencies. The proportion of a State's children receiving public child welfare services is often higher when the services of voluntary agencies are not available.

Some State programs that are providing better coverage, in that they are reaching more children, appear to have had difficulty in staffing their programs with professionally qualified personnel. They may be said to be carrying out their responsibilities with the best staff they can obtain. States reaching proportionately fewer children appear to have better qualified staff. The fact that they are not providing service to a large proportion of the State's children may mean, in addition to the factors already discussed, that they are extending their services gradually as they can obtain staff adequately equipped to provide a high quality of service. To the many factors that play a part in determining the extent to which public child welfare services are reaching children must also be added the agency's basic philosophy as to the necessity for a professionally qualified staff in a program of services to children.

### Caseworkers Eligible for Graduate Education

There is a promising trend in relation to professional education among child welfare caseworkers. Nearly all the caseworkers who were relatively new to the field of social work in mid-1950 had either had some graduate social work education or sufficient undergraduate study to enable them to go on with professional education. Caseworkers with less than 3 years of social work experience accounted for



40 percent (1,187) of the 3,002 child welfare caseworkers. Among these 1,187 caseworkers were 591 with graduate study, 554 with a bachelor's degree only, and only 42 with less than a bachelor's degree. Thus, only about 1 percent of all child welfare caseworkers were new to the field and without the educational background for professional training.

Graduate study in this section means graduate study in any field and not exclusively in social work. Since 85 percent of the caseworkers who reported graduate study of any kind had at least had some courses in a graduate school of social work, graduate study and graduate social work study for this group are substantially the same. A period of 3 years has been arbitrarily selected as an amount of experience sufficient to differentiate the newer from the more experienced worker.

All public child welfare caseworkers reported their education and social work experience, as follows:

Education and social work experience	Percent of caseworkers working primarily on child welfare
Total.....	100.0
Less than 3 years of social work experience.....	40.2
Some graduate study in any field.....	20.0
Bachelor's degree only.....	18.8
Less than a bachelor's degree.....	1.4
3 or more years of social work experience.....	59.8
Some graduate study in any field.....	40.3
Bachelor's degree only.....	8.8
Less than a bachelor's degree.....	10.7

Perhaps the group educationally best equipped for further training—about one-fifth of all caseworkers—is the one made up of the workers with a bachelor's degree only and less than 3 years of experience. Perhaps the group for whom it will be most difficult to obtain professional training are the 12 percent of all caseworkers who do not have even a bachelor's degree. Most of this latter group, however, have had a substantial amount of social work experience. Although the need for graduate study on the part of persons practicing social work cannot be denied, the fact must not be overlooked that most of the caseworkers

who are least likely to acquire such study are in general an experienced group. For them especially, programs of in-service training, which embody the latest concepts in social work practice, are very valuable. Through this type of agency staff development program, such workers can be helped to fill in the gaps in their education. At the same time, however, the staff development program must also be especially oriented for the 28 percent of the caseworkers who meet the academic admission requirements of schools of social work, to help them obtain professional training through provisions for educational leave.

When the two groups—those with less than 3 years of experience and those with at least 3 years—are considered separately, the contrast between newer and older employees becomes more striking. Only 3 percent of the public child welfare caseworkers who had come into social work within the 3 years preceding the study did not have a bachelor's degree; in sharp contrast, 18 percent were without a bachelor's degree and had been in social work positions for 3 years or more.

The proportion of caseworkers who had completed their college studies but had had no graduate study presents an even greater contrast. They constitute 47 percent of the caseworkers with less than 3 years of social work experience and only 15 percent of the caseworkers with 3 years or more of experience. This difference, however, is due partly to the fact that the total group of persons with 3 years or more of experience includes proportionately more persons who had had some graduate study—67 percent as against 50 percent.

Another cause for optimism is the fact that half the 1,190 child welfare caseworkers who had had no graduate study of any kind were still under 30 years of age and had a bachelor's degree. An additional 19 percent had a bachelor's degree but were 30 years of age or older. The remaining 31 percent of the caseworkers without graduate study had not completed their college education.

In summary, then, public child welfare caseworkers are distributed according to their education as shown in the adjoining column.

Amount and type of education	Percentage distribution of child welfare caseworkers
Total.....	100.0
Graduate social work study.....	50.9
1 year or more.....	35.1
Less than 1 year.....	15.8
Other graduate study only.....	9.2
No graduate study.....	39.7
Bachelor's degree only.....	27.4
Workers under age 30.....	20.0
Workers aged 30 or over.....	7.4
No bachelor's degree.....	12.3
Not reported.....	.2

### Federal Child Welfare Services Funds for Professional Training

Throughout its 40-year history, the Children's Bureau has been interested in improving the quality of health and welfare services for children. Since 1935, in carrying out the provisions of title V, part 3, of the Social Security Act, the Bureau has held that one of the most fundamental ways of strengthening and extending social services to children is through improving the qualifications of the staff providing these services. States have been encouraged to use Federal child welfare services funds for educational leave stipends to enable staff members who have demonstrated aptitude for child welfare work to attend graduate schools of social work. These stipends are aimed at covering the cost of graduate education—maintenance, tuition, and travel—for a specified period of time. States differ in their educational leave policies, but most of them require the employee granted a stipend to return to the agency for a specified period of time following his leave. In this way the agency is able to improve the professional qualifications of its staff.

Each year, all but a very few States have budgeted some Federal child welfare services funds for this purpose. To what extent had the persons working primarily on public child welfare programs in mid-1950 been helped to obtain their professional education through stipends granted from these funds?

One out of 4 of the public child welfare employees who had had some study in graduate schools of social

work reported that they had used Federal child welfare services funds for part of the cost of their professional training. Federal Emergency Relief Administration funds, payments under the GI Bill of Rights, and payments under other public welfare programs have also been used. In all, 42 percent of the public child welfare employees with graduate social work study reported they had used some type of public funds to help pay for their study, as shown below.

Use of public funds for graduate social work study	Percent of child welfare employees
Total with graduate social work study.....	100
No public funds.....	55
Some public funds.....	42
Federal child welfare services funds alone or with other public funds.....	25
Other public funds only.....	17
Not reported.....	3

Fifty-five percent of these employees had financed their education in other ways—through their own resources or through scholarships, fellowships, and loans granted by the schools of social work or by voluntary organizations.

Some persons who were helped to finance their graduate social work study by stipends from Federal child welfare services funds were no longer working in the public child welfare program at the time this study was made. They may have moved on to employment with voluntary social agencies or withdrawn from social work employment altogether. Some, however, were working in State and local public assistance agencies and so were included in the Federal Security Agency survey.

For all social work employees in State and local agencies administering public assistance and public child welfare programs, educational-leave grants from Federal child welfare services funds were the chief type of public funds used for graduate social work study. Nine percent (881) of the social work employees of State and local public welfare agencies with graduate social work study reported they had received an educational stipend from these funds. Seven out

Table 3.—Education of public child welfare employees, by State, June 1950

State	Total	With graduate study <sup>1</sup>			With no graduate study		
		Total	In school of social work		Total	Bachelor's degree	No bachelor's degree
			Total	1 year or more			
Total number.....	24,163	2,845	2,502	1,875	343	1,312	864
Percentage distribution.....	100.0	68.4	60.2	45.1	8.3	31.6	20.8
Alabama.....	51	35	32	13	3	16	14
Alaska.....	4	4	4	4	2	3	3
Arizona.....	18	16	14	12	2	6	2
Arkansas.....	27	21	20	19	1	6	6
California.....	228	175	152	125	23	53	33
Colorado.....	31	30	30	28	1	1	30
Connecticut.....	124	65	50	21	15	59	51
Delaware.....	19	15	15	14	1	4	4
District of Columbia.....	68	64	63	60	1	4	2
Florida.....	44	30	29	28	1	14	8
Georgia.....	50	37	35	29	2	13	13
Hawaii.....	29	26	26	26	2	3	3
Idaho.....	9	6	6	6	3	3	3
Illinois.....	197	150	139	117	11	46	30
Indiana.....	206	101	75	39	36	105	45
Iowa.....	45	29	25	20	4	16	16
Kansas.....	22	19	16	16	3	3	3
Kentucky.....	46	36	34	27	2	10	8
Louisiana.....	69	67	67	62	2	2	2
Maine.....	46	18	12	8	6	28	22
Maryland.....	109	56	44	42	12	53	49
Massachusetts.....	105	61	57	44	4	43	8
Michigan.....	100	94	92	78	2	6	1
Minnesota.....	204	102	88	57	14	102	70
Mississippi.....	32	32	32	27	5	6	6
Missouri.....	48	42	42	32	1	1	1
Montana.....	16	15	15	15	3	7	3
Nebraska.....	35	28	25	24	1	1	1
Nevada.....	5	4	4	4	3	7	3
New Hampshire.....	16	8	8	7	1	8	5
New Jersey.....	96	57	43	18	14	39	19
New Mexico.....	21	17	17	17	4	4	3
New York.....	781	483	374	192	109	296	200
North Carolina.....	69	63	63	57	6	6	5
North Dakota.....	11	9	9	9	2	2	2
Ohio.....	250	140	119	94	21	110	54
Oklahoma.....	41	35	34	30	1	6	6
Oregon.....	47	33	31	26	2	14	14
Pennsylvania.....	52	28	22	18	6	24	20
Puerto Rico.....	98	98	98	59	39	39	39
Rhode Island.....	38	28	28	18	10	8	8
South Carolina.....	34	31	29	21	2	3	3
South Dakota.....	19	14	13	13	1	5	4
Tennessee.....	51	43	43	41	2	8	5
Texas.....	62	59	54	51	5	3	1
Utah.....	18	16	16	15	1	2	2
Vermont.....	20	8	5	3	3	12	9
Virgin Islands.....	5	2	2	2	3	3	3
Virginia.....	98	73	69	47	4	25	23
Washington.....	103	78	71	57	7	25	12
West Virginia.....	97	49	33	29	16	48	38
Wisconsin.....	142	87	71	47	16	53	33
Wyoming.....	7	7	7	7	7	7	7

<sup>1</sup> Includes 207 persons who had some graduate study but did not have a bachelor's degree.

<sup>2</sup> Includes a few employees who did not report amount of education.

of every 10 of the 881 persons were working primarily in the child welfare programs. The remaining 3 out of 10 (257) were working primarily in public assistance. Thus, Federal child welfare services funds have helped to strengthen not only the public child welfare programs but other public welfare programs and the field of social work as a whole.

Greater use of State and local funds and continued use by States of Federal child welfare services funds to meet the cost of professional education of promising staff members will help to increase the number of fully trained public child welfare employees. In this way, States will be able further to extend and strengthen their public welfare services for children.



# Notes and Brief Reports

## Assistance Expenditures per Inhabitant, 1950-51

In the fiscal year 1950-51, expenditures for public assistance payments from Federal, State, and local funds, excluding vendor payments for medical care, represented \$15.03 per inhabitant, or about 2 percent (37 cents) less per capita than they did in the preceding fiscal year. The changes for the year are given below.

Program	Expenditures per inhabitant		
	Amount excluding vendor payments for medical care		Percentage change
	Fiscal year 1949-50	Fiscal year 1950-51	
All programs	\$15.40	\$15.03	-2.4
Old-age assistance	9.51	9.36	-1.6
Aid to dependent children	3.44	3.63	+5.5
Aid to the blind	.34	.35	+2.9
Aid to the permanently and totally disabled		.20	
General assistance	2.11	1.49	-29.4

Costs went down for both general assistance and old-age assistance. The drop in general assistance costs was 62 cents per inhabitant, or more than a fourth, and was largely the result of the generally favorable employment conditions and the transfer of former general assistance cases to the new Federal grant-in-aid program for the permanently and totally disabled, which went into operation October 1, 1950. The decrease for old-age assistance—less than 2 percent—reflected both the improved employment opportunities and the liberalizations in the old-age and survivors insurance program, effective October 1, 1950, which lessened the need for supplementary assistance among old-age and survivors insurance beneficiaries.

More than half the decreases in costs for general assistance and old-age assistance was offset by an increase in per inhabitant expenditures for aid to dependent children (19 cents) and for aid to the blind (only 1 cent) and by the expenditures under the new program of aid to the permanently and totally disabled, which

amounted to 20 cents per inhabitant. Costs for aid to dependent children went up in spite of a declining caseload—largely because of the increase in average assistance payments when Federal matching was extended, beginning October 1, 1950, to assistance granted to one needy adult in a family receiving aid to dependent children.

The 1950 amendments to the Social Security Act also expanded the definition of assistance payments to include payments to vendors for remedial or medical care provided under public assistance programs. Since October 1, 1950, Federal matching has been available for such vendor payments within the maximums on individual assistance payments of \$50 per month for old-age assistance, aid to the blind, and aid to the permanently and totally disabled and, for aid to dependent children, \$27 for the adult, plus \$27 for one child and \$18 for each additional child. Few States, however, availed themselves in the fiscal year 1950-51 of the opportunity to obtain Federal funds for vendor payments for medical care.

Payments to vendors for medical care amounting to 50 cents or more per inhabitant are shown in the accompanying chart. These amounts do not, however, represent total payments for medical care because many States include all or part of the cost of medical care in money payments to recipients. Although 38 States reported vendor payments from general assistance funds, only 15 of them also made such payments from funds of the four special types of public assistance, and in only eight States were the vendor payments for medical care made from old-age assistance funds larger than those from general assistance funds.

General assistance funds are frequently used, however, to pay for medical care costs incurred on behalf of recipients of the other public assistance programs. Medical care payments to vendors in Nevada, for example, represented 83 percent of that State's total expenditures per inhabitant for general assistance, but general assistance funds were being used to provide medical care for all public

assistance recipients. Nevada was one of five States in which the combined cost of vendor payments for medical care for all five public assistance programs amounted to more than \$2 per inhabitant.

When vendor payments for medical care are included in assistance expenditures for both years, the total expenditures per inhabitant for the five public assistance programs show a decline from \$16.04 in the fiscal year 1949-50 to \$15.69 in 1950-51. In the fiscal year 1950-51, State per capita expenditures varied from \$1.14 in Puerto Rico to \$41.85, or 37 times as much, in Colorado. Twenty States spent more, per capita, than the national average, 32 spent less, and in one State (Utah) expenditures were equal to the average for the Nation as a whole.

About one-fourth of the States spent at least \$17 per inhabitant for public assistance, including vendor payments for medical care, and a like proportion spent less than \$10. The 13 States spending less than \$10 fall into two groups—eight low-income States with low average assistance payments and, in general, above-average recipient rates (Alabama, Kentucky, Mississippi, North Carolina, Puerto Rico, South Carolina, the Virgin Islands, and Virginia); and five States above average in fiscal ability and in assistance payments but with relatively low recipient rates (Delaware, the District of Columbia, Indiana, Maryland, and New Jersey). Similarly, the 13 States with the high-

Table 1.—Distribution of States by amount of assistance expenditures per inhabitant,<sup>1</sup> including vendor payments for medical care, and by specified programs, fiscal year 1950-51

Expenditure per inhabitant	Old-age assistance	Aid to dependent children	General assistance
Less than \$0.50	0	2	13
0.50-0.99	1	1	9
1.00-1.49	0	5	10
1.50-1.99	4	3	5
2.00-2.99	3	11	8
3.00-3.99	1	9	3
4.00-4.99	2	10	2
5.00-7.49	9	11	2
7.50-9.99	14	1	1
10.00-14.99	12	0	0
15.00 or more	7	0	0

<sup>1</sup> Based on population figures, excluding Armed Forces overseas, from the April 1950 enumeration made by the Bureau of the Census.

est expenditures per inhabitant can be classified in two groups—eight States above or near average in per capita income, in which monthly payments usually were high and recipient rates for public assistance generally were above average (California, Colorado, Idaho, Kansas, Massachusetts, Montana, Oregon, and Washington), and five States, all but one of which were

below average in income and generally had high recipient rates (Arizona, Florida, Louisiana, Missouri, and Oklahoma). Among the last group, average monthly assistance payments were below the median for aid to dependent children in all States and for old-age assistance in two of the five States.

There was likewise considerable

difference among the various assistance programs. Of the total per capita expenditure of \$15.69 for assistance, including medical care, for all programs combined, the largest part—\$9.59 or more than 60 percent—was for old-age assistance; \$3.70 or about 25 percent was for aid to dependent children; \$1.84 or more than 10 percent went for general assistance; and

Table 2.—Amount expended per inhabitant<sup>1</sup> for assistance payments, excluding vendor payments for medical care, by State and by program, fiscal years 1949-50 and 1950-51

State	Total		Old-age assistance		Aid to dependent children		Aid to the blind		Aid to the permanently and totally disabled <sup>2</sup>	General assistance	
	1949-50	1950-51	1949-50	1950-51	1949-50	1950-51	1949-50	1950-51	1950-51	1949-50	1950-51
United States.....	\$15.40	\$15.03	\$9.51	\$9.36	\$3.44	\$3.63	\$0.34	\$0.35	\$0.20	\$2.11	\$1.49
Alabama.....	8.99	9.59	6.40	6.50	2.04	2.34	.13	.13	.51	.42	.11
Alaska.....	12.21	12.86	8.62	8.55	3.23	3.96	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	.36	.35
Arizona.....	17.03	19.01	10.28	11.69	5.01	5.65	.81	.82	( <sup>3</sup> )	.93	.85
Arkansas.....	13.73	15.47	9.55	10.50	3.63	4.39	.34	.37	( <sup>3</sup> )	.21	.21
California.....	29.69	30.55	21.58	21.02	4.70	6.80	.93	1.01	( <sup>3</sup> )	2.48	1.72
Colorado.....	36.88	40.35	31.16	34.15	3.92	4.36	.20	.19	.17	1.60	1.48
Connecticut.....	11.40	12.23	6.55	7.22	2.82	3.58	.08	.11	( <sup>3</sup> )	1.95	1.32
Delaware.....	5.48	5.45	1.75	1.77	1.64	1.88	.25	.33	.07	1.84	1.40
District of Columbia.....	5.33	5.94	1.74	1.81	2.35	2.69	.17	.18	.34	1.07	.92
Florida.....	17.66	18.30	11.76	11.38	4.99	5.99	.59	.60	( <sup>3</sup> )	.32	.33
Georgia.....	10.05	11.76	7.61	8.46	2.01	2.83	.24	.28	( <sup>3</sup> )	.19	.19
Hawaii.....	12.61	14.63	1.91	1.88	6.82	7.81	.60	.10	.31	3.79	4.53
Idaho.....	16.16	16.46	10.64	10.47	4.70	5.03	.22	.22	.25	.60	.49
Illinois.....	14.10	12.84	7.56	7.10	3.31	3.07	.29	.28	.02	2.94	2.37
Indiana.....	8.80	8.61	5.62	5.64	2.07	2.23	.22	.22	( <sup>3</sup> )	.89	.42
Iowa.....	13.43	13.99	10.94	11.07	1.64	2.07	.30	.34	( <sup>3</sup> )	.55	.51
Kansas.....	16.74	16.17	12.18	12.13	2.75	2.50	.25	.21	.53	1.56	.80
Kentucky.....	9.04	9.82	5.34	5.65	3.19	3.64	.20	.23	( <sup>3</sup> )	.31	.30
Louisiana.....	37.60	34.47	25.51	24.92	7.37	6.04	.34	.36	1.65	4.38	1.40
Maine.....	14.14	15.15	8.24	8.62	3.07	4.03	.38	.39	( <sup>3</sup> )	2.45	2.11
Maryland.....	6.04	6.17	2.22	2.26	2.53	2.53	.10	.10	.13	1.19	1.15
Massachusetts.....	23.13	23.30	15.92	16.37	3.68	3.79	.23	.26	( <sup>3</sup> )	3.30	2.88
Michigan.....	16.62	14.87	8.60	8.48	4.42	4.33	.17	.18	.02	3.43	1.86
Minnesota.....	14.68	14.12	10.11	9.80	2.81	2.85	.28	.26	( <sup>3</sup> )	1.51	1.21
Mississippi.....	8.48	8.18	6.56	6.42	1.49	1.32	.39	.38	.01	.04	.05
Missouri.....	23.00	23.63	16.93	17.43	4.08	3.96	.35	.34	.60	1.64	1.30
Montana.....	17.74	18.57	12.23	12.64	3.85	4.02	.58	.63	.51	1.08	.77
Nebraska.....	12.95	12.70	9.42	9.24	2.72	2.64	.31	.38	( <sup>3</sup> )	.50	.44
Nevada.....	11.38	11.92	10.39	10.86	1.12	1.08	.13	.15	( <sup>3</sup> )	.74	.82
New Hampshire.....	12.54	12.95	7.18	7.51	3.09	3.74	.34	.35	( <sup>3</sup> )	1.63	1.38
New Jersey.....	5.75	5.28	2.87	2.80	1.13	1.22	.10	.10	( <sup>3</sup> )	1.65	1.16
New Mexico.....	11.87	13.25	6.13	6.70	4.68	5.31	.30	.32	.36	.76	.56
New York.....	15.09	14.85	8.15	5.10	4.73	4.78	.19	.20	.81	5.02	3.96
North Carolina.....	6.07	6.79	3.77	4.06	1.75	2.08	.37	.43	.04	.18	.18
North Dakota.....	12.53	13.11	8.19	8.66	3.51	3.62	.11	.11	.15	.72	.57
Ohio.....	12.87	11.80	8.82	8.31	1.26	1.62	.25	.26	.06	2.54	1.55
Oklahoma.....	34.81	32.75	27.11	24.46	6.41	6.97	.75	.70	( <sup>3</sup> )	.54	.62
Oregon.....	15.89	16.13	9.62	9.87	2.79	3.23	.18	.20	.42	3.30	2.41
Pennsylvania.....	13.72	11.21	4.07	3.73	5.42	4.51	.71	.70	.18	3.52	2.69
Puerto Rico <sup>4</sup> .....		1.14		.53		.38		.02	( <sup>3</sup> )		.21
Rhode Island.....	18.14	16.36	7.10	6.96	4.82	4.74	.13	.15	( <sup>3</sup> )	6.09	4.51
South Carolina.....	7.48	7.65	5.24	5.62	1.52	1.28	.25	.23	.25	.47	.27
South Dakota.....	11.79	12.54	8.66	8.90	2.58	3.05	.14	.15	( <sup>3</sup> )	.41	.44
Tennessee.....	11.45	12.03	7.09	7.28	3.93	4.27	.33	.37	( <sup>3</sup> )	.10	.11
Texas.....	13.47	13.27	11.71	11.48	1.24	1.30	.38	.35	( <sup>3</sup> )	.14	.14
Utah.....	15.99	15.69	8.12	8.01	5.55	5.35	.18	.18	1.07	2.14	1.08
Vermont.....	10.67	11.05	7.43	7.89	1.64	1.78	.23	.23	.04	1.37	1.11
Virgin Islands <sup>5</sup> .....		3.95		2.21		.81		.17	.10		.66
Virginia.....	3.26	3.68	1.47	1.55	1.24	1.48	.16	.17	.14	.39	.34
Washington.....	37.08	34.75	23.97	22.95	7.69	6.66	.30	.32	.78	5.72	4.04
West Virginia.....	9.69	11.41	3.92	4.24	4.97	6.22	.17	.20	.02	.63	.73
Wisconsin.....	12.45	12.18	7.65	7.74	2.95	3.03	.22	.23	.15	1.63	1.03
Wyoming.....	12.96	13.92	9.58	10.05	2.17	2.50	.21	.23	.58	1.00	.56

<sup>1</sup> Based on population figures, excluding Armed Forces overseas, from the April 1950 enumeration made by the Bureau of the Census; for 1949-50, population data preliminary.

<sup>2</sup> Program initiated October 1950 under Social Security Act Amendments of 1950.

<sup>3</sup> No program approved by the Social Security Administration.

<sup>4</sup> Program administered under State law without Federal participation.

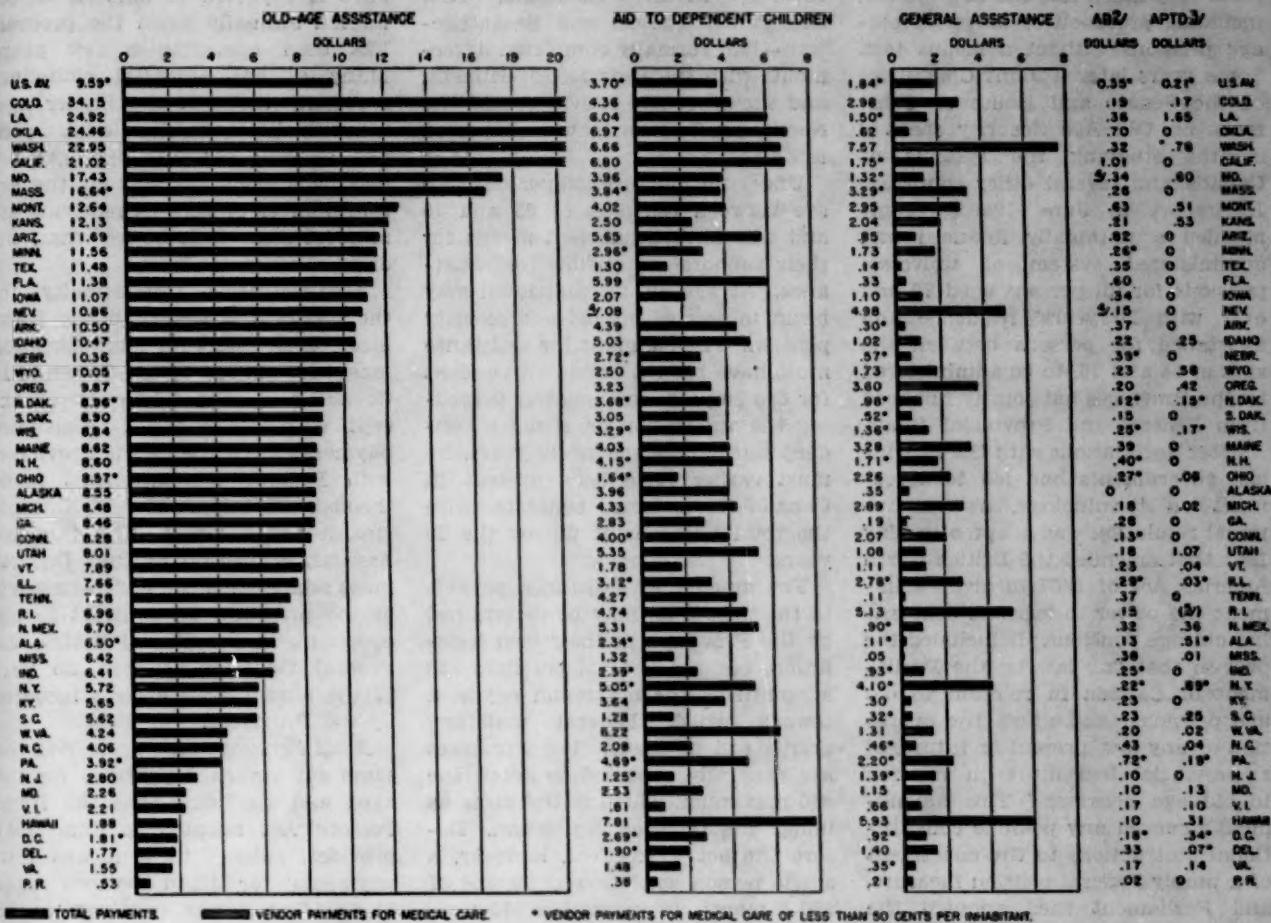
<sup>5</sup> Approved by the Social Security Administration for Federal participation beginning February 1951.

<sup>6</sup> For October 1950-June 1951; programs for special types of public assistance initiated October 1950 under Social Security Act Amendments of 1950.

<sup>7</sup> Less than 1/2 cent; program not yet approved for Federal participation by the Social Security Administration.



**Amount expended per inhabitant<sup>1</sup> for assistance payments, including vendor payments for medical care, fiscal year 1950-51**



<sup>1</sup> Based on population figures, excluding Armed Forces overseas, from the April 1950 enumeration made by the Bureau of the Census.  
<sup>2</sup> Aid to the blind.

<sup>3</sup> Aid to the permanently and totally disabled.  
<sup>4</sup> Program administered under State law without Federal participation.  
<sup>5</sup> Less than 1/4 cent.

less than 5 percent—35 cents and 20 cents, respectively—for aid to the blind and aid to the permanently and totally disabled.

Variations among the States in per capita expenditures for the four federally supported programs were large, but not nearly so large as those for general assistance, which is financed entirely from State and local funds. Per capita expenditures in the State with the highest expenditures were, for general assistance, 150 times those in the State making the lowest per capita expenditures; but for aid to dependent children the ratio was 98 to 1, and for old-age assistance it was 64 to 1. More was spent for old-age assistance, however, than for any other public assistance program in all but six States;

in these six, expenditures for aid to dependent children were largest.

### New Canadian Programs for the Aged

Canadian income maintenance programs for the aged took a new form in January 1952, when payments were first made under two Federal laws passed in 1951. The Old Age Assistance Act provides for needy persons between the ages of 65 and 70; the Old Age Security Act provides pensions to all Dominion residents aged 70 and over, regardless of their need.

In this new and broad pattern the Canadian program achieves objectives first proposed about 1945. In

1943, the Marsh Report<sup>1</sup> had envisioned a contributory system of old-age, invalidity, and survivors insurance with a flat-rate benefit. Other proposals by Canadian authorities had emphasized, respectively, social insurance<sup>2</sup> and social assistance,<sup>3</sup> but in neither case was the new program foreseen.

At the Dominion-Provincial Conference of 1945, however, Govern-

<sup>1</sup> L. C. Marsh, *Report on Social Security for Canada*. Prepared for the Advisory Committee on Reconstruction, House of Commons Special Committee on Social Security, Sess. 1943. Ottawa, King's Printer, 1943.

<sup>2</sup> Harry M. Cassidy, *Social Security and Reconstruction in Canada*, Toronto, Ryerson Press, 1943.

<sup>3</sup> Charlotte Whitton, *The Dawn of Ampler Life*, Toronto, Macmillan Co., 1943.

ment authorities put forth a proposal very much like the new system, including provision of universal old-age pensions without a means test. Some years later a Joint Committee of the Senate and House of Commons on Old Age Security spent 3 months studying the systems of Canada and several other countries. Its report in June 1950<sup>\*</sup> recommended a nationally financed and administered system of universal pensions for all persons aged 70 and over with 20 years' residence and assistance for persons between the ages of 65 and 70, to be administered by the Provinces but jointly financed from Federal and Provincial funds.

After negotiations with the Provincial governments had led to agreement on terminology, a constitutional resolution was adopted in May 1951 that amended the British North America Act of 1867 to give Parliament the power to legislate concerning old-age pensions. It included the proviso that "no law by the Parliament of Canada in relation to old age pensions shall affect the operation of any law, present or future, of a provincial legislature in relation to old age pensions." This amendment removed any possible constitutional obstructions to the enactment of a purely Federal pension measure, and Parliament then adopted the laws needed to transform the old-age security system.

**Old-age assistance.**—As adopted in June 1951, the Old Age Assistance Act is similar in broad outline to the former old-age pension legislation, which for nearly 25 years—1927-52—provided the basis for a Federal-Provincial system of pensions subject to an income test. The new law has a lower eligibility age than the old system, allows the claimant somewhat larger income in addition to his pension, and divides Federal-Provincial funds according to a new formula. Like the former laws, it represents what the Dominion Government is willing to incorporate in its agreement with the individual Provinces, and the conditions that must be accepted by the Provinces in order to receive Federal funds. By

February 1, 1952, five Provinces—Alberta, British Columbia, New Brunswick, Quebec, and Saskatchewan—had formally completed agreements with the Federal Government, and the other five Provinces and the Northwest Territories were expected to do so.

Under the measure, all persons who are between the ages of 65 and 70 and who have insufficient means for their support are eligible for assistance. At age 70, an individual may begin to receive his old-age security pension. The claimant for assistance must have been a Canadian resident for the 20 years immediately preceding the application or, if not a resident during the entire 20 years, he must earlier have been present in Canada for a period equal to twice the total time absent during the 20 years.

The amount of assistance payable to the individual may be determined by the Provinces in their own legislation, but the Federal act fixes \$40 a month as the maximum payment toward which Federal matching grants will be made. The Provinces are generally expected to adopt the \$40 maximum, which is the same as under the repealed legislation. Before the act took effect, however, a single person was allowed income of \$50 a month, including the \$40 pension. By raising the total allowable income for one person from \$600 to \$720 annually, the new law permits payment of full pensions to persons receiving \$20 a month in outside income. Additional income of \$20 a month is also allowed couples, who may now—if both are over age 65—receive a total of \$1,200 annually instead of the \$1,080 formerly permitted.

Half the funds for the assistance program are provided by the Federal Government and half by the Provinces. Although the Provincial share is higher than the former contribution of 25 percent, the total cost to the Provinces is expected to be no greater than before. During 1951, for example, the Provinces paid one-fourth of approximately \$145 million on behalf of about 309,000 pensioners. It is estimated that only about 145,000 persons in the 65-69 age group are eligible for the assistance

payments. The total cost of assistance is expected to amount to \$64 million annually when the program has been operating a few years. Many of the potential claimants, especially those in the higher ages who will shortly be eligible for a pension without a means test, are not making application, so that the actual number of persons receiving aid may for some time be less than the original estimates.

Administrative responsibility for the program is vested in the Provinces; their plans for administration must be approved by the Governor in Council and cannot be changed except with his consent. Assistance payments are made by the Provinces, with Federal reimbursement made through the Department of National Health and Welfare. The Old Age Assistance Division of that Department administers the Federal aspects of the program. In contrast to the procedure in the United States, the Federal Government pays no part of the administrative costs incurred by the Provinces.

**Blind Persons Act.**—Up to 1952 the same act governed pensions for the aged and the blind, but the Blind Persons Act adopted in June 1951 provides, subject to a means test, payments for blind persons aged 21-69. The terms continue to be somewhat more liberal than those for old-age pensioners. The pension for the blind is \$40 a month, but the total of the annual pension plus other income allowed a single person is raised from \$720 to \$840 and, if he has dependents, from \$920 to \$1,040. For married couples the total allowable income is increased from \$1,200 to \$1,320 (or if both are blind, from \$1,320 to \$1,440). At age 70 the old-age security benefit becomes payable. Pensions are paid to blind persons after residence for 10 years instead of 20 years as formerly required.

**Old-age security.**—The terms of the Canadian law are simple and somewhat more generous, once the retirement age has been reached, than those of any other universal pension program.

All residents of the country are eligible who (1) are 70 years of age, (2) meet the same 20-year residence test required of assistance claimants,

<sup>\*</sup> Report . . . June 28, 1950, Ottawa, King's Printer, 1950.



and (3) have been living in Canada for 1 year immediately preceding the claim. If the pensioner is absent from Canada his payment is suspended. If he returns within 6 months, however, the pension may be paid for the time he was away, up to a maximum of 3 months' benefit in any one calendar year.

Income is no bar to receiving the pensions, so that beneficiaries under various private and public pension plans are eligible. The effect of the new universal pension on other income maintenance programs, such as pensions and allowances for veterans and relief (a Provincial matter), had not been determined when the law was passed.

Payment of the pensions is made from the Consolidated Revenue Fund and charged to the Old Age Security Fund account. Three taxes finance the old-age security program: (1) An individual income tax equal to 2 percent of taxable income, but not more than \$60 a year; (2) a corporation tax of 2 percent on taxable corporate income, with no ceiling specified; and (3) one-fifth of the existing manufacturers' sales tax of 10 percent. The individual income tax of 2 percent may be offset in 1952 by another change in the tax system, eliminating an existing surcharge on individual incomes. Revenue from the three sources is estimated to be \$305 million in a full tax year—\$145 million from the sales tax, \$95 million from the individual income tax; and \$65 million from the corporation tax. Since the individual income tax does not become effective until July 1, 1952, the Government will appropriate approximately \$70 million from general revenue during 1952. This will be a temporary loan, to be repaid from the Old Age Security Fund when the Minister of Finance so directs.

Administration of the program is carried out by the National Director of Old Age Security of the Department of National Health and Welfare, through 10 regional offices, one in each Provincial capital.

**Cost of old-age security and other programs.**—The Minister of Health and Welfare has estimated that the total annual cost of the programs for the aged and for the blind will

be about \$411 million—more than a quarter of a billion dollars above the 1951 expenditures of \$145 million.<sup>5</sup> The estimated increase in the number of beneficiaries is also large, as shown in the tabulation that follows.

Type of beneficiary	Old system <sup>1</sup>	New system <sup>2</sup>
	Number	
All pensioners.....	320,000	853,000
Aged 70 and over.....	300,000	700,000
Aged 65-69.....	0	145,000
Blind.....	11,000	8,000
	Annual benefit expenditures (in millions)	
Total.....	\$144	\$411
For those aged 70 and over:		
Federal.....	104	343
Provincial <sup>3</sup> .....	35	0
For those aged 65-69:		
Federal.....	0	32
Provincial.....	0	32
For blind persons:		
Federal.....	4	3
Provincial.....	1	1

<sup>1</sup> Based on data for July-Sept. 1951 (latest available) from *Labour Gazette*, December 1951, p. 1622.

<sup>2</sup> Provisional estimates for the period following the early years of the new program.

<sup>3</sup> Excludes supplementary amounts paid under provisions, the exact nature of which is not known, outside the Federal-Provincial agreements and financed entirely by the Provinces concerned. Some Provinces paid such supplementary amounts under the old system, and certain Provinces have indicated that under the new system similar supplements will be paid.

One result of the new legislation will be to make pension expenditures rather than family allowances the largest expenditures for Canadian social welfare. In the year ended March 31, 1951, expenditures under the family allowance program were \$309.5 million. The Deputy Minister of National Welfare stated early in 1951<sup>4</sup> that Canada was spending "somewhere between \$1 billion and \$1¼ billion annually at the present time" for health and social security. This amount includes Federal, Provincial, and local expenditures. In 1952, with increased old-age assistance, old-age security, and higher veterans' pensions (enacted in December 1951), expenditures will probably be about \$1.5 billion. Canada's

<sup>4</sup> Paul Martin, *Text of Address . . . on the Resolution to Introduce Old Age Security Legislation*, House of Commons, Thursday, October 25, 1951.

<sup>5</sup> *Canadian Welfare*, March 1, 1951, pp. 3-4.

national income in 1951 was \$17.1 billion.

## Trust Fund Operations, 1951

Financial operations under the old-age and survivors insurance program are handled through the Federal old-age and survivors insurance trust fund. Sums equivalent to 100 per cent of taxes collected under the Federal Insurance Contributions Act are transferred under permanent appropriation to the trust fund on the basis of estimates made by the Secretary of the Treasury. Proper adjustments are made periodically to the extent that the estimates are subsequently found to differ from the actual amounts of contributions payable. Contributions received under voluntary agreements with States for the coverage of State and local government employees are deposited directly into the trust fund.

In the calendar year 1951, contributions amounting to \$3,363 million were appropriated to and deposited in the Federal old-age and survivors insurance trust fund. The trust fund also received \$417 million in interest on investments and \$3.7 million in appropriations from the general fund as reimbursement for costs incurred previously for benefit payments to survivors of certain World War II veterans under the Social Security Act Amendments of 1946. The 1950 amendments continued this survivorship protection, but the cost is to be met from the trust fund. Expenditures for old-age and survivors insurance benefits in 1951 totaled \$1,885 million, and administrative expenses amounted to \$81 million. The fund's assets showed a net increase of \$1,818 million for 1951 and totaled \$15,540 million at the end of the year.

The unemployment trust fund is composed of the State accounts and the railroad unemployment insurance account. In 1951, deposits in the State accounts amounted to \$1,495 million and interest credited was \$217 million. Withdrawals for benefit payments totaled \$845 million, and the net balance in the State accounts increased \$866 million. The railroad unemployment insurance ac-

**Table 1.—Changes in social security trust fund investments and the interest-bearing public debt, as of the end of December, 1950 and 1951**

(Amounts in millions)

Item	Investments at end of December				Net acquisitions, Dec. 31, 1950, through Dec. 31, 1951
	1950		1951		
	Amount	Average interest rate (percent)	Amount	Average interest rate (percent)	
Total interest-bearing public debt.....	\$254,283	2.209	\$257,070	2.308	\$2,788
Securities acquired by social security trust funds, total.....	20,970		23,444		2,475
Old-age and survivors insurance trust fund.....	13,331	2.19	15,017	2.20	1,687
Unemployment trust fund.....	7,639	2.16	8,427	2.18	788
All other interest-bearing securities.....	233,313		233,626		313

Source: Daily Statement of the U.S. Treasury.

count declined slightly during the calendar year 1951. Deposits in the railroad account amounted to \$15.4 million, interest received to \$23.4 million, and transfers from the railroad unemployment insurance administration fund to \$4.4 million. Benefit payments, on the other hand, amounted to almost \$47 million. The net balance in the railroad unemployment insurance account declined \$3.3 million.

### Investments

Under the provisions of the Social Security Act, as amended, the Federal old-age and survivors insurance trust fund is held by a Board of Trustees, which is composed of the Secretary of the Treasury, who is the Managing Trustee; the Secretary of Labor; and the Federal Security Administrator. The Commissioner for Social Security is Secretary of the Board.

The Secretary of the Treasury invests that portion of the trust fund which, in his judgment, is not needed to meet current expenditures for benefit payments and administrative expenses. The act restricts the permissible investments of the trust fund to interest-bearing obligations of the United States Government or to obligations guaranteed as to principal and interest by the United States. Regular obligations of these types may be acquired on original issue at par or by purchase of outstanding obligations at their market price. In addition, the act authorizes the is-

suance of special obligations exclusively to the trust fund if the Managing Trustee determines that the purchase of other eligible securities is not in the public interest. Regular obligations acquired by the trust fund may be sold at market price. Special obligations are to be redeemed at par plus accrued interest. The special obligations issued to the trust fund have generally been special Treasury notes or special certificates of indebtedness.

Investments are made by the Secretary of the Treasury for the unemployment trust fund as a unit, although the fund is composed of 51 separate State accounts and the railroad unemployment insurance account. Interest earned on the fund's investments is distributed quarterly among all accounts on the basis of the average daily balance of each account. Permissible types of investments are the same for this fund as for the Federal old-age and survivors insurance trust fund.

Net investments made during 1951 for the old-age and survivors insurance trust fund amounted to \$1,687 million. At the end of 1951 the investments of the fund totaled \$15,017 million, as compared with \$13,331 million at the close of the preceding year. The investments held by the unemployment trust fund increased by \$788 million; by the end of 1951 they totaled \$8,427 million (table 1).

The net acquisitions of the two social security trust funds amounted to \$2,475 million in Government se-

curities—more than for any previous year. The large increase in the assets of these funds resulted mainly from the extension of old-age and survivors insurance coverage and the increase from \$3,000 to \$3,600 in the amount of earnings taxable under old-age and survivors insurance. At the end of 1951, the investments of the two social security trust funds amounted to \$23,444 million.

### Interest Rates

The Social Security Act of 1935 had required that the investments of the old-age reserve account (now the old-age and survivors insurance trust fund) must earn at least 3 percent. The 1939 amendments removed all reference to a minimum yield except on special obligations issued to the fund. These special obligations are required to bear the average rate of interest on the interest-bearing public debt, computed as of the end of the month next preceding the date of issue. If, however, this average is

**Table 2.—Investments of social security trust funds and the interest-bearing public debt at end of specified period, 1936-51**

(Amounts in millions)

At end of—	Interest-bearing public debt	Social security trust fund investments			
		Total amount	Percent of public debt	Old-age and survivors insurance trust fund	Unemployment trust fund
1936.....	\$33,699	\$64	0.2		\$64
1937.....	36,715	1,138	3.1	\$513	625
1938.....	38,899	1,926	5.0	862	1,064
1939.....	41,445	2,944	7.1	1,435	1,509
1940.....	44,458	3,962	8.9	2,016	1,945
1941.....	57,451	5,468	9.5	2,736	2,732
1942.....	107,308	7,342	6.8	3,655	3,687
1943.....	164,508	9,874	6.0	4,779	5,095
1944.....	228,891	12,546	5.5	5,967	6,579
1945.....	275,694	14,563	5.3	7,054	7,508
1946.....	287,649	15,643	6.1	8,079	7,564
1947.....	254,205	17,371	6.8	9,268	8,102
1948.....	250,579	19,052	7.6	10,556	8,496
1949.....	255,019	19,424	7.6	11,728	7,696
1950.....	254,283	20,970	8.2	13,331	7,639
1951.....	257,070	23,444	9.1	15,017	8,427
1951					
Jan.....	253,704	21,168	8.3	13,528	7,639
Feb.....	253,382	21,389	8.4	13,610	7,778
March.....	252,553	21,515	8.5	13,777	7,738
April.....	252,280	21,542	8.5	13,844	7,698
May.....	252,729	22,079	8.7	14,056	8,023
June.....	252,852	22,387	8.9	14,323	8,064
July.....	253,325	22,482	8.9	14,453	8,029
Aug.....	254,321	23,008	9.1	14,673	8,335
Sept.....	254,958	23,103	9.1	14,793	8,310
Oct.....	255,940	23,108	9.0	14,843	8,265
Nov.....	257,253	23,380	9.1	14,888	8,492
Dec.....	257,070	23,444	9.1	15,017	8,427

Source: Daily Statement of the U. S. Treasury.



not a multiple of  $\frac{1}{8}$  of 1 percent, the rate of interest is to be the multiple next lower than the average rate.

The interest provisions governing the investments of the unemployment trust fund have remained unchanged since the fund's establishment in 1936, and the rates for special obligations issued to it are determined in the same manner as for those issued to the old-age and survivors insurance trust fund. Investments in other issues must bear rates at least equal to those of special obligations.

Thus, the interest earnings of the unemployment trust fund and, from 1940 on, of the old-age and survivors insurance trust fund have been directly affected by Federal debt financing (table 3). During the war years, when the computed average rate on the interest-bearing Federal debt declined, the rate of earnings of the two social security trust funds also declined. In 1945 the computed average Federal interest rate began to rise, and this rate was reflected later in the interest rates earned by the social security trust funds. In the last half of the calendar year 1949, however, the average Federal interest rate declined slightly. On December 31, 1948, the average interest rate was 2.216 percent, while at the end of 1949 and 1950 it was 2.208 and 2.209 percent, respectively. During 1951, it rose to 2.310 percent and at the end of December was 2.308 percent.

During 1951, the old-age and survivors insurance trust fund acquired \$695 million of special certificates bearing  $2\frac{1}{4}$ -percent interest and \$1,082 million of public issues bearing  $2\frac{3}{4}$ -percent interest. At the end of 1951, the trust fund held, in addition, \$12,096 million in  $2\frac{1}{8}$ -percent special certificates of indebtedness, \$4 million in  $2\frac{1}{4}$ -percent Treasury bonds, \$1,135 million in  $2\frac{1}{2}$ -percent Treasury bonds, and \$5 million in unamortized premiums.

The unemployment trust fund also acquired during 1951 some special certificates of indebtedness bearing  $2\frac{1}{4}$ -percent interest and Treasury bonds yielding  $2\frac{3}{4}$ -percent. At the end of December 1951, this fund held \$4 million in  $2\frac{1}{4}$ -percent Treasury bonds, \$455 million in  $2\frac{1}{2}$ -percent Treasury bonds, \$338 million in  $2\frac{3}{4}$ -

**Table 3.—Average interest rate on social security trust fund investments and interest-bearing public debt at end of specified period, 1936–51**

At end of—	Computed average interest rate (percent)		
	Interest-bearing public debt	Old-age and survivors insurance trust fund investments	Unemployment trust fund investments
1936.....	2.570	3.00	2.60
1937.....	2.568	3.00	2.60
1938.....	2.586	3.00	2.60
1939.....	2.598	3.00	2.60
1940.....	2.566	2.84	2.50
1941.....	2.400	2.66	2.49
1942.....	2.069	2.44	2.24
1943.....	1.956	2.22	1.80
1944.....	1.919	2.20	1.91
1945.....	1.965	2.14	1.93
1946.....	2.057	2.04	1.94
1947.....	2.144	2.09	2.05
1948.....	2.216	2.20	2.16
1949.....	2.208	2.20	2.16
1950.....	2.209	2.19	2.16
1951.....	2.308	2.20	2.18
1951			
January.....	2.224	2.19	2.16
February.....	2.224	2.19	2.16
March.....	2.227	2.19	2.16
April.....	2.243	2.20	2.17
May.....	2.247	2.20	2.17
June.....	2.270	2.20	2.17
July.....	2.267	2.20	2.17
August.....	2.281	2.20	2.18
September.....	2.283	2.20	2.18
October.....	2.310	2.20	2.18
November.....	2.307	2.20	2.18
December.....	2.308	2.20	2.18

Source: Daily Statement of the U. S. Treasury.

percent Treasury bonds, \$7,096 million in  $2\frac{1}{8}$ -percent special certificates of indebtedness, \$533 million in  $2\frac{1}{4}$ -percent special certificates of indebtedness, and \$1 million in unamortized premiums.

The two social security trust funds held investments totaling \$23,444 million at the end of 1951, of which \$20,420 million, or 87 percent, was in special obligations bearing  $2\frac{1}{8}$ - and  $2\frac{1}{4}$ -percent interest.

The Treasury also manages 10 other social insurance and related trust funds. The interest rates on most investments of these funds are higher than those for the two large social security funds.

All types of special Government securities outstanding at the end of 1951 totaled \$36 billion, of which the two social security trust funds held 57 percent. Other trust funds held most of the remainder. Among them, the national service life insurance fund held 14 percent, the civil-service retirement fund 13 percent, the railroad retirement account 7 percent, and

the Government life insurance fund 4 percent.

The securities held by the two social security trust funds comprised 9.1 percent of the total interest-bearing public debt (\$257 billion) at the end of 1951 and 8.2 percent at the end of 1950. The investments of these trust funds increased proportionately more than the public debt in 1951.

## Survivor Protection, West Frankfort Mine Disaster

The old-age and survivors insurance system furnishes a substantial amount of survivor protection to insured employees.<sup>1</sup> A striking example of the protection provided in an individual instance is furnished by an analysis of the benefits payable for surviving dependents of workers killed in the mine disaster that occurred at West Frankfort, Illinois, on December 21, 1951.<sup>2</sup>

In this disaster there were 119 deaths. All the victims had fully insured status under the old-age and survivors insurance program. An actuarial analysis has been prepared from preliminary data furnished by the claimants on the ages of the widows and surviving children. Complete information on the amounts of the benefits was not available, however, pending final adjudication.

In addition to these general data, complete and specific data are available for one particular family that can be considered as "typical." Accordingly, analysis is possible both on an approximate basis for the entire group and on a more exact basis for the "typical" case.

A brief statistical analysis of the entire group shows that, of the 119 victims of the disaster, 107—or 90 percent—left widows. Seventy-six of these widows, or about 70 percent, had at least one child under age 18. The age distribution of the widows is shown on the following page.

<sup>1</sup> For a general summary of the protection provided see "Survivor Protection as of January 1, 1951," *Social Security Bulletin*, January 1952.

<sup>2</sup> For an analysis of the old-age and survivors insurance protection in connection with a previous and much larger disaster see Robert J. Myers, "Insurance Payments to Survivors of the Texas City Disaster," *Social Security Bulletin*, September 1947.

Age of widow	Number of widows	
	Total	With children
Total.....	107	76
Under 30.....	27	24
30-39.....	45	37
40-49.....	27	15
50 and over.....	8	0

The average age of the widows is about 36½ years; almost half are between the ages of 30 and 40, and only 8 are over age 50 (the oldest is age 62). As would be anticipated, the great majority of the younger widows have children, while a much smaller proportion of the older ones have children.

The total number of children orphaned as a result of the mine disaster is 171, or an average of 2¼ children per family with children. In all instances where surviving children were left, there was also a surviving widow. The age distribution of the children is as follows:

Age	Number of children
Total.....	171
Under 5.....	38
5-9.....	50
10-14.....	57
15-17.....	26

In making an actuarial analysis of the entire group, calculations have been made of the total amount of survivor benefits that will be payable as a result of the disaster and also of the present value of these benefits, discounting the payments at 2½ percent interest. The calculations take into account mortality, using the rates of the United States White Female Life Table for 1939-41 (but disregarding mortality of children). All benefits are considered, including the deferred widow's benefits at age 65. The figures do not, however, allow for possible withholding of or reduction in the benefits because of the beneficiary's covered employment or because a widow receives an old-age benefit in her own right, or for termination of benefits due to the widow's remarriage or to the marriage or death of the children.

Since no data are, as yet, available

on the size of the benefits, it has been assumed that the average primary insurance amount will be \$55. This figure might at first appear to be relatively high, considering the amounts being paid to those now on the rolls, but it seems likely that this group of miners had, on the whole, relatively high pay and steady employment in recent years. Moreover, many of these miners were apparently relatively young so that the low pre-war wages would not have an important effect, and many undoubtedly received wage credits for military service.

On this basis the total amounts payable with respect to the 119 deaths and the present value of these amounts can be summarized as follows:

Type of benefit	Total payable	Present value
Total.....	\$1,463,000	\$1,034,000
Widow's (aged 65).....	503,000	201,000
Mother's.....	415,000	360,000
Child's.....	525,000	453,000
Lump-sum.....	20,000	20,000

In brief, there will be close to \$1½ million payable, the present value of which is about \$1 million or an average of about \$8,700 per death.

As indicated previously, the above figures represent, in effect, the maximum potential benefits payable. If allowances were made for possible withholding or reduction of benefits, which would affect particularly widow's benefits and mother's benefits (with a reduction of perhaps 50 percent) and to a lesser extent child's benefits (with a reduction of perhaps 5 percent), the total amount payable would drop to about \$1 million, with a present value of about \$750,000. It should be mentioned that in some instances the withholding of mother's benefits because of the widow's employment or the termination of benefits because of her remarriage would be partially offset because the child's benefits might be increased in instances where the maximum benefit provisions had originally applied.

The illustrative "typical" case is the family of John D. Thomas, Sr., whose widow has given permission for

publication of the facts concerning her claim. Mrs. Thomas is 29 years old and has a daughter Brenda, aged 9, and a son John, aged 5. The primary insurance amount is \$60.30, so that Mrs. Thomas' benefit is \$45.30 a month, while each of the children receives \$37.70 a month, making the total family benefit \$120.70. As long as the three beneficiaries do not engage in substantial covered employment and until Brenda attains age 18, this amount will be continued. When Brenda is 18, her benefit will be discontinued and John's benefit will be increased to \$45.30, making a total family benefit of \$90.60. When John attains age 18, monthly benefits will cease, but when Mrs. Thomas reaches age 65 she will again receive her benefit of \$45.30, assuming that she has not remarried or earned an old-age benefit in her own right through her own covered employment (in which case she receives, in effect, the larger of the two benefits). If Mrs. Thomas were to remarry before her children attained age 18, the monthly benefit described above would no longer be payable to her, but the children would continue to receive the amounts described. In addition to the monthly benefits, a lump-sum death payment of \$180.90 is immediately available to Mrs. Thomas.

The total benefits payable, as well as their present value based on a 2½-percent interest rate, may be calculated for Mrs. Thomas and her two children just as it was for the entire group. These calculations have been made on the "gross" basis indicated previously, taking into account mortality but disregarding the other factors—such as the withholding or reduction of benefits because of employment, the termination of benefits because of remarriage of the widow, and the mortality or marriage of the children. The resulting figures are as follows:

Type of benefit	Total payable	Present value
Total.....	\$22,211	\$16,410
Widow's (aged 65).....	5,479	1,853
Mother's.....	6,686	5,762
Child's.....	9,865	8,614
Lump-sum.....	181	181



The maximum potential benefits payable, considering mortality, are thus somewhat in excess of \$22,000 in this particular case; the present value of the benefits is about \$16,000.

This brief and crude actuarial

analysis indicates vividly the manner in which old-age and survivors insurance furnishes an appreciable measure of protection for the workers of the country against wage loss due to death. A disaster such as the

West Frankfort mine explosion is, fortunately, rare. It gives, however, a striking illustration of the protection that is available and is being furnished currently for roughly 62 million insured workers.

## Recent Publications\*

### Social Security Administration

**CHILDREN'S BUREAU.** *Motion Pictures on Child Life—A List of 16mm Films.* Compiled by Inez D. Lohr. Washington: U. S. Govt. Print. Off., 1952. 61 pp.

Includes films on adolescence, child care and development, handicapped children, juvenile delinquency, maternity care, nutrition, and related subjects. Limited free distribution; apply to the Children's Bureau, Social Security Administration, Washington 25, D. C.

### General

**ASCH, SIDNEY H.** *Social Security: Federal and State Laws.* (Legal Almanac Series, No. 26.) New York: Oceana Publications, 1952. 80 pp. \$1.

**BUELL, BRADLEY, AND ASSOCIATES.** *Community Planning for Human Services.* New York: Columbia University Press, 1952. 464 pp. \$5.50.

Discusses the four major areas with which community services are concerned—dependency, ill health, maladjustment, recreational need—and considers the best methods of protecting the community against the consequences of these hazards.

**FEDERAL SECURITY AGENCY. LIBRARY.** *Selected Readings in the Field of Social Welfare Published in the United States of America in 1951.* Washington: The Library, December 1951. 30 pp. Processed. Limited free distribution; apply to the Federal Security Agency Library, Washington 25, D. C.

**INTERNATIONAL LABOR OFFICE.** *Year Book of Labour Statistics, 1949-1950.* (11th issue.) Geneva: The Office, 1951. 431 pp. \$5.

**MARSH, DAVID C.** *National Insurance*

\* Prepared in the Library, Federal Security Agency. Orders for the publications listed should be directed to publishers or booksellers; Federal publications for which prices are listed should be ordered from the Superintendent of Documents, U. S. Government Printing Office, Washington 25, D. C.

*and Assistance in Great Britain.* London: Sir Isaac Pitman & Sons, Ltd., 1950. 187 pp. 12s.

**U. S. PRESIDENT.** *The Economic Report . . .* (H. Doc. 303, 82d Cong., 2d sess.) Washington: U. S. Govt. Print. Off., 1952. 220 pp.

Summarizes economic developments in 1951 and outlines the most important issues that must be met in 1952. Includes the Annual Economic Review, prepared for the President by the Council of Economic Advisers.

**U. S. WAGE STABILIZATION BOARD.** *Health, Welfare and Pension Programs Under Wage Stabilization: Report to the Wage Stabilization Board by the Tripartite Panel on Health, Welfare and Pension Plans.* Washington: The Board, Oct. 22, 1951. 60 pp. Processed.

**WHELPTON, P. K., and GRAUMAN, JOHN V.** "Population: Prospects and Problems in 1960." *Dun's Review*, New York, Jan. 1952, pp. 13-16 ff. 35 cents.

### Retirement and Old Age

*Conference on Problems of Aging. Transactions of the Thirteenth Conference February 5-6, 1951, New York, N. Y.* Nathan W. Shock, editor. New York: Josiah Macy, Jr. Foundation, 1951. 194 pp. \$4.

Considers certain medical aspects of the aging process.

**ILLINOIS. UNIVERSITY. INSTITUTE OF LABOR AND INDUSTRIAL RELATIONS.** *Collective Bargaining for Pensions.* Champaign, Ill.: The Institute, 1951. 52 pp. \$2.

**NEW YORK (STATE). JOINT LEGISLATIVE COMMITTEE ON PROBLEMS OF THE AGING.** *No Time to Grow Old.* (Legislative Document No. 12, 1951.) Albany: The Committee, 1951. 316 pp. Free copies may be obtained from State Senator Thomas C. Desmond, Chairman, 94 Broadway, Newburgh, N. Y.

Includes Local Community Planning for the Aging, by the Community Chests and Councils of America; The States and the Aged, by Albert J. Abrams; The Role of Old-Age and Survivors Insurance in a Defense Economy, by Robert M. Ball; Older Workers and Older Women, by Frieda S. Miller; Workshop on Recreation for

Older Persons, by Ollie A. Randall; and Trends in Old Age Homes and Housing for the Aged in Various Parts of the World, by Albert J. Abrams.

**PRINCETON. UNIVERSITY. DEPARTMENT OF ECONOMICS AND SOCIAL INSTITUTIONS. INDUSTRIAL RELATIONS SECTION.** *Timing Retirement.* (Selected References, No. 43.) Princeton: The Section, Jan. 1952. 4 pp.

**SALOMON, IRVING.** *Retire and Be Happy.* New York: Greenberg Publishers, 1951. 205 pp. \$2.95.

A study of the experiences and viewpoints of 405 retired men.

"Social Contributions by the Aging." *Annals of the American Academy of Political and Social Science*, Philadelphia, Vol. 279, Jan. 1952, entire issue.

Includes a Philosophy of Aging, by Clark Tibbitts and Henry D. Sheldon; Social and Psychological Needs of the Aging, by Robert J. Havighurst; Barriers to the Employment of the Older Workers, by Albert J. Abrams; Family Living in the Later Decades, by Ernest W. Burgess; and Income Maintenance for the Aged, by Wilbur J. Cohen.

### Employment

**BACKMAN, JULES.** *Multi-Employer Bargaining.* New York: New York University, Institute of Labor Relations and Social Security, 1951. 80 pp. \$1.75.

Surveys the economic characteristics of industries with various types of multi-employer bargaining.

**CAMPBELL, JEAN.** "Retirement and Employment Problems of the Older Worker." *Monthly Labor Review*, Washington, Vol. 73, Dec. 1951, pp. 695-699.

**CHAMBERLAIN, NEIL W.** *Collective Bargaining.* New York: McGraw-Hill Book Co., Inc., 1951. 534 pp. \$6.

**ODELL, CHARLES E.** "Employment Problems of the Older Worker." *Journal of Rehabilitation*, Washington, Vol. 18, Jan.-Feb. 1952, pp. 3-6 ff. \$2 a year.

### Public Welfare and Relief

**AMERICAN ASSOCIATION OF SOCIAL WORKERS.** *Social Work Fellowships* (Continued on page 27)

# Current Operating Statistics

Table 1.—Selected social insurance and related programs, by specified period, 1940-52  
[In thousands; data corrected to Mar. 12, 1952]

Year and month	Total	Retirement, disability, and survivor programs										Unemployment insurance programs				
		Monthly retirement and disability benefits <sup>1</sup>				Survivor benefits				Temporary disability benefits <sup>2</sup>		State laws <sup>10</sup>	Service- men's Read-justment Act <sup>11</sup>	Rail- road Unem- ployment Insurance Act <sup>12</sup>		
		Social Security Act	Rail- road Retirement Act	Civil Serv- ice Com- mission <sup>3</sup>	Veter- ans Ad- minis- tration <sup>4</sup>	Monthly				Lump-sum <sup>7</sup>					State laws <sup>10</sup>	Rail- road Unem- ployment Insurance Act <sup>11</sup>
						Social Security Act <sup>4</sup>	Rail- road Retirement Act <sup>5</sup>	Civil Serv- ice Com- mission <sup>3</sup>	Veter- ans Ad- minis- tration <sup>4</sup>	Social Security Act	Other <sup>6</sup>					
Number of beneficiaries																
1951																
January	2,432.8	256.3	161.8	2,364.9	1,172.4	142.5	25.7	1,000.6	33.0	11.1	29.1	39.3	971.7	6.0	50.5	
February	2,513.7	257.2	162.7	2,365.6	1,192.9	142.8	26.5	1,001.4	30.6	10.3	27.9	28.4	883.1	5.1	46.8	
March	2,591.6	258.1	163.2	2,368.2	1,217.6	143.7	27.4	1,001.4	41.8	11.9	30.2	28.3	807.2	3.5	38.7	
April	2,650.6	259.1	163.9	2,370.8	1,239.5	144.8	28.1	1,005.4	34.4	12.2	31.6	27.3	740.2	2.2	27.9	
May	2,704.5	260.5	164.5	2,373.0	1,264.4	145.9	29.1	1,009.6	39.3	12.0	30.5	24.4	773.5	1.6	19.4	
June	2,748.2	261.1	165.4	2,373.6	1,285.4	146.8	29.9	1,012.3	33.0	11.2	32.3	22.3	821.4	1.2	15.8	
July	2,798.5	262.0	166.2	2,374.9	1,300.4	147.5	30.8	1,013.5	30.1	10.3	29.0	23.9	747.8	1.2	19.5	
August	2,858.1	262.9	167.6	2,378.9	1,318.4	148.1	31.6	1,016.1	36.7	11.3	28.0	30.7	801.0	1.1	24.6	
September	2,896.7	263.3	168.4	2,381.2	1,335.8	148.9	32.3	1,016.2	32.8	9.4	26.8	28.6	757.8	.8	20.7	
October	2,932.9	263.9	169.2	2,385.5	1,357.9	150.6	33.2	1,018.6	37.0	11.9	27.6	32.9	712.8	.5	21.2	
November	2,960.6	264.7	170.2	2,388.7	1,371.6	151.0	33.9	1,019.4	30.5	9.1	26.6	31.5	749.3	.7	30.9	
December	2,963.9	267.1	171.0	2,391.0	1,385.1	149.7	34.5	1,020.3	27.8	7.6	27.2	28.9	797.3	.7	31.6	
1952																
January	3,030.6	284.0	171.7	2,392.6	1,402.7	149.7	35.4	1,028.7	39.3	10.5	27.6	38.3	1,185.2	.9	48.3	
Amount of benefits <sup>13</sup>																
1940	\$1,188,702	\$21,074	\$114,106	\$62,019	\$317,851	\$7,784	\$1,448	\$105,096	\$11,736	\$12,267			\$518,700		\$15,961	
1941	1,085,488	55,141	119,912	64,933	320,561	25,454	1,559	111,799	13,328	13,943			344,321		14,637	
1942	1,130,721	80,305	122,806	68,116	325,265	41,702	1,663	111,193	15,038	14,342			344,064		6,268	
1943	921,465	97,257	125,795	72,961	331,350	57,768	1,704	116,133	17,830	17,255	\$2,857		79,643		917	
1944	1,118,798	119,000	129,707	77,193	456,279	76,942	1,765	144,302	22,146	19,238	5,035		62,385	\$4,215	582	
1945	2,065,566	157,391	137,140	83,874	697,830	104,231	1,772	254,238	26,135	23,431	4,669		445,866	126,630	2,339	
1946	5,149,761	230,285	149,188	94,585	1,268,964	130,139	1,817	333,640	27,267	30,610	4,761		1,094,850	1,743,718	30,917	
1947	4,700,827	299,830	177,053	106,876	1,676,029	153,109	19,283	382,518	29,517	33,115	26,024	\$11,368	776,165	970,542	39,401	
1948	4,510,041	366,887	208,642	132,852	1,711,182	176,736	36,011	\$918 413,912	32,315	32,140	35,572	30,843	793,265	510,167	25,599	
1949	5,694,080	454,483	240,893	158,973	1,692,215	201,369	39,257	4,317 477,406	33,158	31,771	69,066	30,103	1,737,279	430,194	103,596	
1950	5,357,432	718,473	254,240	175,787	1,732,308	299,672	43,884	8,409 491,579	32,740	33,578	70,880	28,099	1,373,426	34,653	99,804	
1951	45,560,522	1,361,046	268,733	196,529	1,647,938	523,485	49,527	14,014 519,398	57,337	33,356	(14)	26,297	840,411	2,234	20,217	
1952																
January	461,640	93,885	21,113	15,825	139,445	36,998	3,647	997	41,642	4,779	2,846	2,974	3,401	90,475	576	3,087
February	441,934	96,486	21,184	15,815	138,160	37,605	3,658	1,009	41,865	4,314	2,648	2,508	2,350	71,369	408	2,585
March	449,760	98,933	21,255	15,921	139,140	38,326	3,686	1,006	42,833	5,815	2,996	2,980	2,591	71,584	332	2,360
April	440,052	100,694	21,334	16,046	138,046	38,942	3,719	1,081	42,832	4,705	3,151	2,957	2,432	62,294	211	1,608
May	451,242	102,267	21,424	16,224	138,356	39,614	3,749	1,133	42,552	5,385	3,053	3,097	2,252	70,799	156	1,181
June	448,150	103,545	21,462	16,296	136,336	40,164	3,775	1,151	43,179	4,501	2,984	2,880	1,999	68,780	106	962
July	447,534	105,140	21,522	16,411	136,877	40,580	3,796	1,193	43,325	4,121	2,688	2,861	2,023	65,917	114	966
August	461,763	107,018	21,588	16,656	136,230	41,101	3,816	1,217	43,608	5,015	3,030	2,891	2,808	75,131	97	1,444
September	446,740	108,246	21,615	16,622	135,173	41,669	3,842	1,248	43,075	4,468	2,514	2,455	2,563	62,049	68	1,133
October	461,013	109,493	21,660	16,880	137,523	42,332	3,886	1,288	44,940	5,041	3,146	2,862	3,082	67,449	55	1,376
November	464,127	110,473	24,441	16,877	136,590	42,741	5,158	1,372	43,930	4,164	2,428	2,654	2,866	68,607	52	1,774
December	468,247	111,646	24,774	16,955	136,062	43,145	5,123	1,318	45,617	3,810	1,870	2,609	2,701	70,624	59	1,604
1952																
January	522,903	113,046	25,662	17,124	137,537	43,674	5,296	1,384	45,266	5,431	2,681	2,885	3,387	116,470	84	2,976

<sup>1</sup> Under the Social Security Act, retirement benefits—old-age, wife's, and husband's benefits, and benefits to children of old-age beneficiaries—partly estimated. Under the other 3 systems, benefits for age and disability; beginning December 1951, spouse's annuities under the Railroad Retirement Act.

<sup>2</sup> Data for civil-service retirement and disability fund; excludes noncontributory payments made under the Panama Canal Construction Annuity Act to persons who worked on Canal construction 1904-14 or to their widows. Through June 1948, retirement and disability benefits include payments to survivors under joint and survivor elections; beginning July 1948, payments under survivor provisions shown as survivor benefits.

<sup>3</sup> Pensions and compensation, and subsistence payments to disabled veterans undergoing training.

<sup>4</sup> Mother's, widow's, widower's, parent's, and child's benefits. Partly estimated.

<sup>5</sup> Annuities to widows under joint and survivor elections; 12-month death-benefit annuities to widows and next of kin; and, beginning February 1947, widow's, widow's current, parent's, and child's benefits.

<sup>6</sup> Payments to widows, parents, and children of deceased veterans.

<sup>7</sup> Number of decedents on whose account lump-sum payments were made.

<sup>8</sup> Payments under the Railroad Retirement Act and Federal civil-service and veterans' programs.

<sup>9</sup> First payable in Rhode Island, April 1943; in California, December 1946; in

New Jersey, January 1949; in New York, July 1950 (data not available); and under the railroad program, July 1947. Excludes hospital benefits in California; also excludes private plans in California and New Jersey except for calendar-year totals.

<sup>10</sup> Represents average weekly number of beneficiaries.

<sup>11</sup> Represents average number of beneficiaries in a 14-day registration period.

<sup>12</sup> Readjustment allowances to unemployed veterans and to self-employed veterans. Number represents average weekly number of continued claims for the unemployed and of claims paid during the month for the self-employed.

<sup>13</sup> Payments: amounts certified, under the Social Security Act (except monthly data for monthly benefits, which represent benefits in current-payment status), the Railroad Retirement Act, and the Railroad Unemployment Insurance Act; disbursements, for Veterans Administration programs except the readjustment allowance program; checks issued, under the State unemployment insurance and temporary disability laws and under the Servicemen's Readjustment Act; for civil-service programs, disbursements through June 1949 and authorizations beginning July 1949. Adjusted on annual basis except for Civil Service Commission data, which are adjusted monthly.

<sup>14</sup> Excludes State temporary disability benefits, calendar-year figure not available.

Source: Based on reports of administrative agencies.



**Table 2.—Contributions and taxes collected under selected social insurance and related programs, by specified period, 1941-52**

[In thousands]

Period	Retirement, disability, and survivors insurance			Unemployment insurance		
	Federal insurance contributions <sup>1</sup>	Federal civil-service contributions <sup>2</sup>	Taxes on carriers and their employees	State unemployment contributions <sup>3</sup>	Federal unemployment taxes <sup>4</sup>	Railroad unemployment insurance contributions <sup>5</sup>
<b>Fiscal year:</b>						
1949-50.....	\$2,106,388	\$662,262	\$350,172	\$1,094,406	\$226,306	\$18,855
1950-51.....	3,110,537	684,343	577,509	1,364,590	233,537	24,681
<b>7 months ended:</b>						
January 1950.....	896,917	507,690	287,919	639,862	55,994	7,913
January 1951.....	1,542,149	526,415	284,462	746,673	50,015	12,058
January 1952.....	1,793,358	551,724	426,452	863,405	49,302	13,072
<b>1951</b>						
January.....	131,331	33,958	1,567	96,405	16,319	22
February.....	373,787	29,752	6,508	153,307	146,981	165
March.....	239,310	31,874	139,827	12,151	13,063	5,847
April.....	130,089	35,264	3,621	145,903	3,502	186
May.....	534,031	37,610	4,814	297,232	15,764	396
June.....	280,173	23,428	139,178	9,323	3,311	6,096
July.....	174,511	29,704	621	158,465	1,681	48
August.....	515,815	29,694	66,022	273,692	14,641	526
September.....	257,873	342,357	190,087	8,075	1,004	4,003
October.....	31,665	38,313	11,201	113,888	3,018	1,854
November.....	399,786	34,006	91,342	216,650	14,124	179
December.....	266,464	37,183	54,915	7,551	764	6,318
<b>1952</b>						
January.....	147,243	40,466	12,264	85,085	14,069	25

<sup>1</sup> Represents contributions of employees and employers in employments covered by old-age and survivors insurance; beginning January 1951, on an estimated basis.

<sup>2</sup> Represents employee and Government contributions to the civil-service retirement and disability fund; Government contributions are made in 1 month for the entire fiscal year.

<sup>3</sup> Represents deposits in State clearing accounts of contributions plus penalties and interest collected from employers and, in 2 States, contributions from employees; excludes contributions collected for deposit in State sickness insurance funds. Data reported by State agencies; corrected to Feb. 25, 1952.

<sup>4</sup> Represents taxes paid by employers under the Federal Unemployment Tax Act.

<sup>5</sup> Beginning 1947, also covers temporary disability insurance.

<sup>6</sup> Represents contributions of \$32.4 million from employees, and contributions for fiscal year 1951-52 of \$310.0 million from the Federal Government.

Source: *Daily Statement of the U.S. Treasury*, unless otherwise noted.

## SOCIAL WELFARE TODAY

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less costly and significant than it is today, we should have far greater opportunity to direct our attention to providing constructive social services.

Neither contributory social insurance nor public assistance can be depended upon to solve noneconomic problems such as recreational needs, illegitimacy, broken homes, juvenile delinquency, the problems of the aging, and the religious needs of people generally. It is for that reason that private as well as public welfare agencies must be encouraged to strengthen their services.

## International Social Welfare

The amount of international activity that is now going on in the field of social welfare is far less well-known than international activity in the field of diplomacy and military preparedness. It is, nonetheless, an absolute essential in promoting sympathy and understanding among the peoples of the world, and in promoting constructive social action, on which the welfare

of the peoples of the world depends. In the long run, world peace cannot be achieved unless we make visible progress in solving the problem of world misery. Solving this problem depends, in turn, upon improving not only the economic organization of underdeveloped countries but their social organization as well.

Basically the issues facing social welfare today in America are the same issues facing democracy throughout the world; the goal of social welfare and the goal of democracy are identical—equal opportunity and the good life for every human being regardless of race, creed, or color. We in America are sometimes inclined to forget what a revolutionary concept democracy really is and how young it is. We used to think this idea originated with the ancient Greeks and Romans, but we now know that their concept of democracy was essentially an aristocratic one.

But hardly more than 150 years ago the idea of liberty, equality, and fraternity for everyone captured the imagination of our forefathers. What

is more, they proceeded to act to make that idea a reality. However, until fairly recently most of the people in the world had not the slightest awareness that there was such an idea in existence and certainly had no realization of its significance for them or their children. There are many isms and ideologies that are sweeping across the face of the globe. They all have the same professed aim—the improvement of the lot of the common man. The great distinguishing characteristic of democracy is that democracy refuses to believe that man can help himself by enslaving himself.

The universal problem confronting mankind today, so far as his life on this earth is concerned, is whether he has the patience, the understanding, the sympathy, and the ability to cooperate with his fellowman in achieving the goal of democracy. There is no question that this goal will be achieved eventually whether it takes a hundred years or a thousand years. The real question is whether the promise of democracy can be achieved

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**Table 3.—Status of the old-age and survivors insurance trust fund, by specified period, 1937–52**

[In thousands]

Period	Receipts		Expenditures		Assets			
	Appropriations, transfers, and deposits <sup>1</sup>	Interest received	Benefit payments	Administrative expenses	Net total of U. S. Government securities acquired <sup>2</sup>	Cash with disbursing officer at end of period	Credit of fund account at end of period	Total assets at end of period
Cumulative, January 1937–January 1952	\$20,069,428	\$1,966,636	\$6,007,277	\$510,404	\$15,216,025	\$218,897	\$83,371	\$15,518,294
Fiscal year:								
1949–50	2,109,992	256,778	727,266	56,841	1,414,152	79,928	167,861	12,892,612
1950–51	3,124,098	287,392	1,498,088	70,447	1,677,976	200,456	212,311	14,735,867
7 months ended:								
January 1950	900,521	124,305	408,145	33,547	537,326	79,566	45,820	11,893,063
January 1951	1,545,843	142,659	723,024	39,222	883,526	204,080	86,438	13,818,867
January 1952	1,805,519	161,966	1,133,632	51,125	893,226	218,897	83,371	15,518,294
1951								
January	131,331	115,074	141,717	7,086	197,700	204,080	86,438	13,818,867
February	373,787		151,700	5,265	82,000	195,393	229,947	14,035,086
March	229,310	10,871	154,830	5,674	166,918	205,039	143,061	14,123,266
April	150,089	7,916	154,683	7,137	60,966	206,369	71,009	14,121,549
May	324,075		156,806	6,642	211,500	205,918	230,527	14,462,176
June	280,995	125,946	157,043	6,507	267,067	200,456	212,311	14,735,867
July	174,524		159,131	8,761	130,000	197,374	92,026	14,742,199
August	516,259		180,301	6,305	220,000	178,578	220,475	15,071,882
September	263,182	10,871	142,442	7,121	119,918	214,122	189,503	15,190,241
October	233,105	14,818	146,188	6,675	49,941	226,250	22,493	15,091,491
November	401,048		178,659	7,294	45,200	209,231	209,407	15,306,497
December	269,509	131,772	161,700	6,343	129,467	222,654	299,755	15,639,734
1952								
January	147,892	4,505	165,212	8,626	198,700	218,897	83,371	15,518,294

<sup>1</sup> For July 1940 to December 1950, equals taxes collected under the Federal Insurance Contributions Act. Beginning January 1951, amounts appropriated in accordance with sec. 201(a) of the Social Security Act as amended in 1950; from May 1951, includes deposits by States under voluntary coverage agreements. Beginning in the fiscal year 1947, includes amounts appropriated to meet costs of benefits payable to survivors of certain World War II veterans under the Social Security Act Amendments of 1946. Beginning November 1951, also includes small amounts in reimbursement of sales of supplies and services.

<sup>2</sup> Includes accrued interest and repayments on account of accrued interest on bonds at time of purchase.

<sup>3</sup> Appropriations suspended from Oct. 10 to Nov. 6 to adjust for estimates on which earlier 1951 appropriations were based.

Source: Daily Statement of the U. S. Treasury.

**Table 4.—Status of the unemployment trust fund, by specified period, 1936–52**

[In thousands]

Period	Total assets at end of period	Net total of U. S. Government securities acquired <sup>1</sup>	Unexpended balance at end of period	State accounts				Railroad unemployment insurance account <sup>4</sup>			
				Deposits	Interest credited	Withdrawals <sup>2</sup>	Balance at end of period	Deposits	Interest credited	Benefit payments	Balance at end of period <sup>3</sup>
Cumulative, January 1936–January 1952	\$8,444,406	\$8,423,162	\$21,244	\$15,821,461	\$1,414,092	\$9,550,465	\$7,685,988	\$900,429	\$143,896	\$475,021	\$758,417
Fiscal year:											
1949–50	7,437,896	—724,068	23,633	1,098,795	149,046	1,879,000	6,651,571	9,728	18,020	143,904	788,225
1950–51	8,079,232	649,933	15,035	1,362,629	147,662	848,270	7,313,592	14,684	16,465	52,034	765,640
7 months ended:											
January 1950	7,654,661	—522,084	38,363	593,223	76,656	1,114,272	6,838,337	3,166	9,436	97,258	816,324
January 1951	7,666,316	224,965	27,087	682,613	73,279	509,584	6,897,879	7,279	8,280	33,448	768,487
January 1952	8,444,406	358,965	21,244	813,133	81,902	522,639	7,685,988	7,844	8,401	27,830	758,417
1951											
January	7,666,316		27,087	34,463	63,563	96,425	6,897,879	13	7,147	5,854	768,487
February	7,800,319	139,000	22,090	207,792		69,440	7,036,231	63		4,442	764,088
March	7,788,020	—40,008	19,799	21,652	3,662	66,770	6,994,775	3,508	412	4,763	763,243
April	7,733,576	40,005	35,359	39,247	2,445	62,970	6,973,496	112	269	3,546	760,079
May	8,032,016	325,000	28,799	393,384		72,125	7,294,755	270		3,089	757,261
June	8,079,232	40,861	15,035	17,941	68,275	67,880	7,313,592	3,622	7,804	2,746	765,640
July	8,068,215	—35,000	39,018	53,293	17	66,515	7,300,387	29		2,215	767,827
August	8,367,086	306,000	31,889	375,214		72,766	7,602,841	316		3,898	764,245
September	8,322,164	—25,008	11,975	15,094	3,627	62,870	7,558,691	2,457	385	3,614	763,473
October	8,297,864	—45,008	32,683	42,234	4,454	68,562	7,536,827	1,130	457	4,022	761,037
November	8,509,369	227,000	17,188	250,564		64,972	7,752,420	1,07		4,195	764,949
December	8,526,425	—65,020	99,263	13,917	70,611	74,365	7,762,582	3,791	7,240	4,137	763,843
1952											
January	8,444,406	—4,000	21,244	32,818	3,194	112,605	7,685,988	15	317	5,758	758,417

<sup>1</sup> Includes accrued interest and repayments on account of interest on bonds at time of purchase; minus figures represent primarily net total of securities redeemed.

<sup>2</sup> Includes transfers from State accounts to railroad unemployment insurance account amounting to \$107,161,000.

<sup>3</sup> Includes withdrawals of \$79,169,000 for disability insurance benefits.

<sup>4</sup> Beginning July 1947, includes temporary disability program.

<sup>5</sup> Includes transfers to the account from railroad unemployment insurance administration fund amounting to \$85,290,000 and transfers of \$12,338,000 out of the account to adjust funds available for administrative expenses on account of retroactive credits taken by contributors under the Railroad Unemployment Insurance Act Amendments of 1948.

Source: Daily Statement of the U. S. Treasury.



**Table 5.—Old-age and survivors insurance: Monthly benefits in current-payment status<sup>1</sup> at the end of the month, by type of benefit and by month, January 1951–January 1952, and monthly benefits awarded by type of benefit, January 1952**

[Amounts in thousands; data corrected to Feb. 23, 1952]

Item	Total		Old-age		Wife's or husband's		Child's		Widow's or widower's		Mother's		Parent's	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
<b>Monthly benefits in current-payment status at end of month:</b>														
<b>1951</b>														
January	3,605,235	\$130,882.8	1,850,207	\$80,584.4	532,187	\$12,477.3	715,188	\$19,700.6	319,513	\$11,065.2	173,354	\$5,912.6	14,786	\$542.6
February	3,706,586	134,090.8	1,912,170	82,843.8	548,047	12,790.4	729,616	20,033.9	325,555	11,872.2	176,156	5,998.8	15,042	561.9
March	3,809,165	137,258.9	1,971,703	84,971.8	563,346	13,087.0	746,247	20,418.5	332,539	12,114.0	179,877	6,100.9	15,453	566.7
April	3,890,018	139,636.9	2,016,135	86,496.1	575,098	13,304.9	760,697	20,732.2	338,539	12,315.9	183,719	6,207.7	15,830	580.1
May	3,968,900	141,881.2	2,055,581	87,842.9	586,829	13,510.5	776,336	21,059.9	345,112	12,519.9	188,681	6,348.3	16,301	596.7
June	4,033,582	143,708.8	2,090,668	89,000.0	596,098	13,674.0	787,311	21,282.4	350,343	12,683.3	192,357	6,452.8	16,806	616.3
July	4,098,870	145,720.2	2,129,909	90,390.7	606,188	13,872.8	794,875	21,425.9	355,678	12,858.5	194,925	6,537.6	17,295	634.8
August	4,176,535	148,118.8	2,176,036	92,025.0	618,128	14,108.4	804,807	21,632.4	361,970	13,071.2	197,712	6,625.3	17,882	656.5
September	4,232,453	149,914.8	2,204,016	93,072.6	625,736	14,289.9	816,746	21,948.3	367,728	13,270.4	199,835	6,688.2	18,392	673.3
October	4,290,791	151,825.5	2,231,141	94,132.8	634,319	14,442.7	830,587	22,329.6	374,460	13,505.0	201,437	6,733.7	18,847	691.6
November	4,332,176	153,214.3	2,252,293	94,977.1	640,241	14,573.3	838,801	22,545.4	379,291	13,674.2	202,415	6,741.9	19,135	702.3
December	4,378,985	154,791.1	2,278,470	96,008.3	646,890	14,709.5	846,247	22,739.2	384,265	13,849.1	203,782	6,775.8	19,331	700.1
<b>1952</b>														
January	4,433,279	156,730.9	2,306,064	97,231.4	654,335	14,878.8	855,081	22,984.6	390,731	14,076.5	205,739	6,831.9	19,550	717.7
Monthly benefits awarded in January 1952	83,015	2,803.6	37,748	1,577.2	13,452	298.3	16,914	412.3	8,450	299.3	6,044	201.6	407	14.9

<sup>1</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit.

**Table 6.—Old-age and survivors insurance: Number of monthly benefits withheld, by reason for withholding payment and type of benefit,<sup>1</sup> December 31, 1951**

[Corrected to Mar. 7, 1952]

Reason for withholding payment <sup>2</sup>	Total	Old-age	Wife's or husband's	Widow's or widower's	Mother's	Parent's
Total	354,028	236,108	61,266	5,038	51,438	133
Self-employment of beneficiary	18,520	16,330	542	336	1,308	4
Employment of beneficiary	264,245	210,585	3,551	3,835	40,216	58
Employment of old-age beneficiary on whose wages benefit is based	50,473	47,788	161	—	—	—
Self-employment of old-age beneficiary on whose earnings benefit is based	4,788	—	—	—	—	—
Failure to have care of an entitled child	1,981	—	—	—	1,820	—
Payee not determined	1,100	736	129	130	99	6
All other	12,921	8,457	1,622	737	2,045	60

<sup>1</sup> Data for child's benefits withheld are not available.

<sup>2</sup> As provided under section 203 of the amended act except for the reason "payee not determined," in which case benefit payments are accrued pending determination of guardian or appropriate payee. When 2 or more reasons for withholding

are reported simultaneously, the case is classified under the first reason. In all other instances in which 2 or more reasons apply, the first reported reason is the one recorded.

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quickly enough in the face of the great difficulties confronting the world to prevent countless years of needless human misery. Fortunately in this country our problem of fully realizing the promise of democracy—equal op-

portunity and the good life for everyone—is not dependent upon the acquisition of greater natural resources or the achievement of a higher level of technology. It is dependent solely on our ability as fellow-Americans to cooperate with each other in making certain that every American citizen

really does have an opportunity to lead a personally satisfying and socially useful life. In other words, our problem is not one of finding the economic resources to carry out our social aims, but of finding ways and means of developing the necessary social organization.

**Table 7.—Employment security: Selected data on nonfarm placements and unemployment insurance claims and benefits, by State, January 1952**

[Corrected to February 25, 1952]

Region and State	Nonfarm place- ments	Initial claims <sup>1</sup>		Weeks of unemploy- ment covered by con- tinued claims		Compensated unemployment					Average weekly insured unemploy- ment un- der State programs
						All types of unemployment <sup>2</sup>			Total unemployment		
		Total	Women	Total	Women	Weeks compen- sated	Benefits paid <sup>3</sup>	Average weekly number of benefici- aries	Weeks compen- sated	Average weekly payment	
Total.....	472,999	1,354,017	491,149	6,529,635	2,626,978	5,451,794	\$116,469,833	1,185,173	4,933,861	\$22.28	<sup>4</sup> 1,384,144
Region I:											
Connecticut.....	9,036	18,623	9,420	73,987	40,195	55,011	1,103,066	11,959	51,167	20.77	16,190
Maine.....	2,064	7,008	2,815	47,831	24,366	41,710	611,060	9,067	36,442	15.29	10,238
Massachusetts.....	23,038	58,235	23,636	306,029	128,712	265,091	6,030,788	57,628	238,595	24.07	65,338
New Hampshire.....	1,703	4,507	1,921	34,825	19,991	32,815	619,709	7,134	27,909	20.48	7,413
Rhode Island.....	2,619	18,317	9,638	96,956	52,456	91,277	1,954,198	19,843	86,769	21.85	21,099
Vermont.....	566	1,777	516	14,188	5,541	11,750	237,334	2,554	10,561	21.09	2,970
Region II:											
New Jersey.....	10,453	61,070	25,370	300,425	154,932	245,810	5,505,351	53,437	218,723	23.54	63,118
New York.....	71,429	270,100	133,200	1,108,945	576,300	1,063,019	23,342,175	231,091	962,342	23.05	232,613
Puerto Rico.....	982										
Virgin Islands.....	91										
Region III:											
Delaware.....	1,061	1,812	508	8,131	2,505	7,304	136,745	1,588	6,499	19.66	1,886
Pennsylvania.....	17,318	118,068	46,040	572,442	234,576	482,652	10,767,036	104,924	433,451	23.11	120,123
Region IV:											
District of Columbia.....	4,749	3,580	774	11,659	3,569	8,439	153,221	1,835	8,299	18.21	2,639
Maryland.....	4,864	14,226	4,935	60,789	25,298	62,988	1,229,665	13,693	53,973	20.76	13,496
North Carolina.....	10,660	37,961	20,110	145,909	86,655	148,255	2,316,024	32,229	135,727	16.19	30,171
Virginia.....	6,803	13,347	6,633	49,737	25,575	43,886	727,446	9,540	40,720	17.07	10,533
West Virginia.....	1,745	15,462	3,512	74,062	20,816	62,198	1,112,890	13,521	51,859	18.98	16,287
Region V:											
Alabama.....	10,785	14,990	3,859	72,586	22,199	53,766	879,911	11,688	50,124	16.83	15,622
Florida.....	17,695	13,727	5,675	51,786	22,911	31,420	521,735	6,830	29,559	16.91	10,940
Georgia.....	8,694	15,179	7,422	75,440	45,221	60,767	981,509	13,210	55,277	16.63	17,889
Mississippi.....	7,369	11,347	2,601	33,119	13,109	41,573	642,520	9,038	38,406	15.86	12,021
South Carolina.....	7,226	14,163	6,811	54,558	28,934	44,189	780,660	9,606	40,369	18.41	12,863
Tennessee.....	9,638	22,732	8,687	166,744	72,659	111,964	1,870,246	24,318	105,499	16.98	34,973
Region VI:											
Kentucky.....	2,227	15,888	4,541	87,982	27,480	68,143	1,175,248	14,814	63,772	17.61	18,813
Michigan.....	9,967	91,303	17,333	427,250	110,172	345,936	9,116,836	75,203	319,800	27.37	89,296
Ohio.....	23,146	46,319	17,401	235,301	102,116	193,837	4,313,771	42,138	176,453	23.14	49,603
Region VII:											
Illinois.....	17,119	60,684	21,488	338,423	135,919	284,770	5,954,440	61,907	227,339	23.19	73,811
Indiana.....	8,546	26,765	8,699	119,319	44,327	100,723	2,225,451	21,896	87,349	23.56	25,617
Wisconsin.....	8,586	16,771	5,412	98,788	34,552	81,410	1,924,464	17,698	69,162	24.54	20,877
Region VIII:											
Minnesota.....	7,683	21,767	5,896	105,592	33,416	79,329	1,458,732	17,245	72,968	18.87	24,027
Montana.....	1,752	5,836	1,102	24,636	4,713	17,385	324,301	3,779	17,385	18.65	6,068
North Dakota.....	1,311	2,437	322	13,449	1,286	12,298	291,422	2,673	11,444	24.17	3,122
South Dakota.....	1,073	1,887	315	7,814	1,436	5,239	102,271	1,139	4,820	20.04	1,764
Region IX:											
Iowa.....	5,178	9,152	2,512	38,525	12,280	22,125	436,903	4,810	19,001	20.99	8,440
Kansas.....	7,033	6,582	1,238	29,481	7,098	24,321	522,408	5,287	21,399	22.55	6,271
Missouri.....	13,592	26,353	8,738	129,405	55,062	94,017	1,687,037	20,438	76,825	19.43	28,165
Nebraska.....	4,804	6,445	1,287	20,563	5,300	15,876	328,106	3,451	15,033	21.24	4,086
Region X:											
Arkansas.....	8,635	15,823	3,640	67,087	15,132	43,044	729,393	9,357	39,317	17.48	15,133
Louisiana.....	7,628	20,730	3,995	91,100	18,897	69,182	1,437,248	15,040	63,800	21.46	19,491
Oklahoma.....	9,632	11,109	2,604	48,725	14,532	34,203	634,101	7,435	32,152	18.97	10,675
Texas.....	44,329	14,071	3,866	62,978	22,701	42,492	698,492	9,237	40,326	16.82	13,443
Region XI:											
Colorado.....	4,128	3,422	587	11,384	2,550	6,138	127,292	1,334	5,884	21.02	2,613
New Mexico.....	3,951	2,697	421	12,053	1,473	8,976	184,030	1,951	8,713	20.70	2,481
Utah.....	2,750	4,529	1,168	23,301	6,731	18,360	454,598	3,991	17,295	25.24	5,096
Wyoming.....	672	1,789	300	5,508	1,043	5,111	126,752	1,111	4,677	25.41	1,370
Region XII:											
Arizona.....	4,170	4,297	1,014	14,031	4,269	6,531	134,683	1,420	6,242	20.83	3,044
California.....	30,851	127,473	41,259	648,230	270,016	553,584	12,332,397	120,344	514,053	22.95	142,018
Hawaii.....	1,036	2,056	817	15,507	9,477	12,473	223,648	2,712	9,419	20.13	( <sup>5</sup> )
Nevada.....	1,445	2,371	656	8,348	2,613	7,475	181,666	1,625	7,025	24.89	2,092
Region XIII:											
Alaska.....	529	2,383	318	10,769	1,281	15,038	460,718	3,269	14,672	30.81	( <sup>5</sup> )
Idaho.....	1,915	5,735	946	34,681	4,627	23,948	551,893	5,206	23,252	23.21	7,320
Oregon.....	4,041	27,498	4,115	149,529	29,897	122,068	2,705,949	26,537	116,518	22.62	33,156
Washington.....	4,653	33,614	5,076	209,728	39,742	171,978	4,102,291	37,387	165,496	24.07	46,348

<sup>1</sup> Excludes transitional claims.

<sup>2</sup> Total, part-total, and partial.

<sup>3</sup> Not adjusted for voided benefit checks and transfers under interstate combined-wage plan.

<sup>4</sup> Excludes Alaska and Hawaii.

<sup>5</sup> Data not available.

Source: Department of Labor, Bureau of Employment Security, and affiliated State agencies.



Table 8.—Public assistance in the United States, by month, January 1951–January 1952<sup>1</sup>

[Exclusive of vendor payments for medical care and cases receiving only such payments]

Year and month	Total	Old-age assistance	Aid to dependent children		Aid to the blind	Aid to the permanently and totally disabled <sup>1</sup>	General assistance	Total	Old-age assistance	Aid to dependent children (families)	Aid to the blind	Aid to the permanently and totally disabled <sup>1</sup>	General assistance	
			Families	Recipients										
				Total <sup>2</sup>										Children
Number of recipients														
1951														
January		2,784,236	653,012	2,239,628	1,666,144	96,065	70,770	425,000	—0.1	+0.3	—1.4	+2.9	+3.0	
February		2,777,783	651,959	2,237,055	1,664,241	95,066	74,567	421,000	—2	—2	( <sup>4</sup> )	+5.4	—1.0	
March		2,771,678	651,372	2,235,296	1,663,082	95,905	80,002	412,000	—2	—1	—2	+7.3	—2.1	
April		2,760,733	645,855	2,217,521	1,651,655	96,975	87,845	384,000	—4	—8	+1.1	+9.8	—6.8	
May		2,754,963	640,679	2,197,806	1,637,341	96,990	97,079	355,000	—2	—8	( <sup>4</sup> )	+10.6	—7.6	
June		2,745,344	632,691	2,170,308	1,617,096	97,024	104,230	335,000	—3	—1.2	( <sup>4</sup> )	+7.4	—5.6	
July		2,737,701	618,400	2,122,586	1,581,434	97,256	108,907	324,000	—3	—2.3	+2	+4.5	—3.3	
August		2,732,021	612,128	2,103,208	1,567,218	97,349	111,329	319,000	—2	—1.0	+1	+2.2	—1.4	
September		2,722,933	606,078	2,084,104	1,553,249	97,188	113,049	311,000	—3	—1.0	—2	+1.5	—2.6	
October		2,711,620	597,249	2,055,463	1,532,255	97,185	114,923	311,000	—4	—1.5	( <sup>4</sup> )	+1.7	( <sup>4</sup> )	
November		2,705,125	591,902	2,039,163	1,520,326	97,221	118,284	316,000	—2	—9	( <sup>4</sup> )	+2.9	+1.6	
December		2,701,077	591,838	2,041,463	1,522,925	97,179	124,421	323,000	—1	( <sup>4</sup> )	( <sup>4</sup> )	+5.2	+2.2	
1952														
January		2,623,963	593,618	2,047,294	1,527,802	97,215	128,495	339,000	—3	+3	( <sup>4</sup> )	+3.3	+5.0	
Amount of assistance														
1951														
January	\$194,970,003	\$120,100,414		\$47,328,904		\$4,438,784	\$3,170,931	\$19,931,000	+0.9	+0.1	+1.7	—0.9	+4.5	
February	194,433,144	119,132,204		47,858,360		4,454,305	3,383,275	19,605,000	—3	—8	+1.1	+3	—1.6	
March	194,537,333	118,948,685		48,068,503		4,448,593	3,596,552	19,455,000	+1	—2	+5	—1	—6.3	
April	191,950,326	118,271,187		47,522,017		4,495,494	3,946,628	17,715,000	—1.3	—6	—1.2	+1.1	—9.7	
May	191,042,838	118,930,667		47,023,317		4,523,461	4,399,393	16,166,000	—5	+6	—1.0	+6	+11.5	
June	189,320,531	118,666,891		46,385,131		4,537,435	4,677,074	15,054,000	—9	—2	—1.4	+3	+6.3	
July	188,144,400	119,205,221		45,003,226		4,536,052	4,847,904	14,452,000	—6	+5	—3.0	( <sup>4</sup> )	+3.7	
August	188,194,866	119,308,258		44,745,286		4,558,093	4,950,229	14,633,000	( <sup>4</sup> )	( <sup>4</sup> )	—6	+5	+2.1	
September	188,364,274	119,841,541		44,819,189		4,567,563	5,150,981	13,985,000	+1	+4	+2	+2	+4.1	
October	189,755,153	120,746,862		44,675,023		4,640,500	5,274,768	14,418,000	+7	+8	—3	+1.6	+2.4	
November	189,739,721	120,440,700		44,575,407		4,663,332	5,431,282	14,629,000	( <sup>4</sup> )	—3	—2	+5	+3.0	
December	190,814,719	120,296,458		44,863,214		4,671,693	5,779,354	15,204,000	+6	—1	+6	+2	+6.4	
1952														
January	192,059,956	120,071,084		45,118,579		4,808,449	5,934,844	16,127,000	+7	—2	+6	+2.9	+2.7	

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. All data subject to revision.

<sup>2</sup> Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.

<sup>3</sup> Program initiated in October 1950 under Public Law 734.

<sup>4</sup> Increase of less than 0.05 percent.

<sup>5</sup> Decrease of less than 0.05 percent.

## RECENT PUBLICATIONS

(Continued from page 21)

and Scholarships Offered During the Year, 1952–1953. New York: The Association, Sept. 1951. 20 pp. Free.

GORDON, WILLIAM E. "The Professional Base of Social Work Research—Some Essential Elements." *Social Work Journal*, New York, Vol. 33, Jan. 1952, pp. 17–22. \$2 a year.

HARRISON, ETHEL G. "Meeting the Medical Needs of Public Assistance Recipients in Indiana." *Public Welfare in Indiana*, Indianapolis, Vol. 61, Dec. 1951, pp. 3–7.

HOLMES, NINA G. "Case Analysis in Aid for the Aged: A Basis for Supervision and Staff Development." *Social Service Review*, Chicago, Vol. 25, Dec. 1951, pp. 477–496. \$1.75.

SMITH, LUCILLE M. "Tax-Supported General Medical Care for the Needy." *American Journal of Public Health and the Nation's Health*, New York, Vol. 42, Jan. 1952, pp. 56–62. \$1.

WHITE, R. CLYDE. "The Needy Are the Scapegoats." *The Survey*, New York, Vol. 88, Jan. 1952, pp. 21–22. 50 cents.

"The story of the events in Indiana which led up to Congress's recent repeal of the federal requirements for keeping assistance lists confidential."

## Maternal and Child Welfare

DAVIDOFF, EUGENE, and NOETZEL, ELINOR S. *The Child Guidance Approach to Juvenile Delinquency*. New York: Child Care Publications, 1951. 173 pp. \$4.50.

A study based on experimental work

during the years 1932–42. Recommends ways of dealing with juvenile delinquency and outlines a program for helping and guiding delinquent youngsters.

ILLINOIS. COMMISSION FOR HANDICAPPED CHILDREN. *Blind and Partially Seeing Children in Illinois: Some Facts Concerning Them and a Suggested Program for Their Care*. (2d ed.) Chicago: The Commission, 1951. 61 pp.

MACARDLE, DOROTHY. *Children of Europe: A Study of the Children of Liberated Countries—Their War-time Experiences, Their Reactions, and Their Needs, with a Note on Germany*. Boston: The Beacon Press, 1951. \$4.25.

MICHIGAN. JOINT LEGISLATIVE COMMITTEE TO STUDY FOSTER CARE. *Foster Care of Children in Michigan*.

**Table 9.—Amount of vendor payments for medical care for recipients of public assistance, by program and State, November 1951<sup>1</sup>**

State <sup>2</sup>	Old-age assistance	Aid to dependent children	Aid to the blind	Aid to the permanently and totally disabled	General assistance <sup>3</sup>
Alaska.....				( <sup>4</sup> )	\$6,394
Calif.....				( <sup>4</sup> )	46,776
Conn.....	\$176,849	\$68,458	\$1,876	( <sup>4</sup> )	( <sup>4</sup> )
D. C.....		480			116
Ill.....	430,244	42,487	13,105	\$23,972	379,445
Ind.....	243,049	45,957	7,687	( <sup>4</sup> )	127,117
Iowa.....				( <sup>4</sup> )	142,440
Kans.....	114,381	\$3,403	3,238	16,891	43,858
La.....	47	2,030	67	877	659
Maine.....				( <sup>4</sup> )	27,346
Mass.....	143,135	18,965		5,887	164,990
Mich.....				( <sup>4</sup> )	61,439
Minn.....	679,462	41,336		( <sup>4</sup> )	119,558
Mont.....				( <sup>4</sup> )	119,558
Nebr.....	143,714	8,706	799	( <sup>4</sup> )	4,429
Nev.....	1,135			( <sup>4</sup> )	78,816
N. H.....	86,848	17,054	2,142	( <sup>4</sup> )	( <sup>4</sup> )
N. J.....		7,582			78,816
N. Y.....	1,121,573	339,178	44,079	331,736	( <sup>4</sup> )
N. C.....	7,625	5,070		1,604	91,362
N. Dak.....	22,676	548	136	1,017	17,318
Ohio.....	187,910	8,173	4,799		350,940
Oreg.....					114,643
R. I.....					44,391
S. C.....					5,272
Utah.....	797	311	6	53	5
V. I.....	84	24		1	74
Va.....					3,132
Wis.....	313,900	67,473	7,633	8,307	89,667

<sup>1</sup> For November data excluding vendor payments for medical care, see the *Bulletin*, February 1952.

<sup>2</sup> Excludes States that either made no vendor payments for medical care for November or did not report such payments. For the special types of public assistance, figures in italics represent payments made without Federal participation.

<sup>3</sup> In all States except California, Illinois, Louisiana, Massachusetts, Nevada, New Jersey, Utah, and the Virgin Islands includes payments made on behalf of recipients of the special types of public assistance.

<sup>4</sup> No program for aid to the permanently and totally disabled.

<sup>5</sup> Data not available.

**Table 10.—Average payments including vendor payments for medical care and average amount of vendor payments per assistance case, by program and State, November 1951<sup>1</sup>**

State <sup>2</sup>	Old-age assistance		Aid to dependent children (per family)		Aid to the blind		Aid to the permanently and totally disabled	
	All assistance	Vendor payments for medical care	All assistance	Vendor payments for medical care	All assistance	Vendor payments for medical care	All assistance	Vendor payments for medical care
Conn.....	\$70.32	\$9.13	\$121.32	\$13.26	\$72.53	\$6.03	( <sup>4</sup> )	( <sup>4</sup> )
Del.....			80.18	.59				
Ill.....	50.20	3.70	112.70	1.88	56.26	3.16	\$58.55	\$11.97
Ind.....	40.10	5.23	70.51	5.14	42.44	4.34	( <sup>4</sup> )	( <sup>4</sup> )
Kans.....	52.61	3.02	86.68	5.27	56.42	5.80	54.07	5.97
La.....	46.61	( <sup>4</sup> )	60.18	.09	44.72	.04	39.29	.06
Mass.....	65.59	1.40	117.70	1.45			61.85	10.51
Minn.....	56.93	12.17	103.05	5.35			( <sup>4</sup> )	( <sup>4</sup> )
Nebr.....	52.43	6.37	91.98	2.95	64.43	1.04	( <sup>4</sup> )	( <sup>4</sup> )
Nev.....	55.56	.41					( <sup>4</sup> )	( <sup>4</sup> )
N. H. <sup>3</sup> .....	51.85	8.00	114.06	11.80	56.13	7.00	( <sup>4</sup> )	( <sup>4</sup> )
N. J.....			99.38	1.49				
N. Y.....	63.11	9.40	118.21	6.40	71.32	10.33	70.56	11.86
N. C.....	23.58	.15	46.74	.31			27.42	.42
N. Dak.....	52.24	2.52	86.83	.33	57.42	1.18	57.97	1.74
Ohio.....	50.43	1.33	68.30	.59	49.68	1.27	53.65	.08
Utah.....	53.12	.08	104.51	.11	57.96	.02	( <sup>4</sup> )	( <sup>4</sup> )
V. I.....	11.24	.13	16.33	.11			( <sup>4</sup> )	( <sup>4</sup> )
Wis.....	54.07	6.05	119.40	8.10	59.31	5.62	73.49	9.89

<sup>1</sup> For November data excluding vendor payments for medical care, see the *Bulletin*, February 1952. All averages based on cases receiving money payments, vendor payments for medical care, or both. Averages for general assistance not computed here because of difference among States in policy or practice regarding use of general assistance funds to pay medical bills for recipients of the special types of public assistance. Figures in italics represent payments made without Federal participation.

<sup>2</sup> Excludes States that made no vendor payments for medical care for November or did not report such payments.

<sup>3</sup> No program for aid to the permanently and totally disabled.

<sup>4</sup> Less than 1 cent.

<sup>5</sup> Average payment computed on base excluding payments for services provided before the pooled fund was established.

<sup>6</sup> Average payments not computed on base of less than 50 recipients.

Lansing: The Committee, 1951. 256 pp.

A survey of foster care in Michigan, prepared for the Committee by the State Department of Social Welfare. The Department's report consists of seven studies dealing with various aspects of the subject.

*Our Children Today: A Guide to Their Needs from Infancy Through Adolescence.* Sidonie Matsner Gruenberg and the staff of the Child Study Association of America, editors. New York: The Viking Press, 1952. 366 pp. \$3.95.

A symposium by 26 authorities. Includes *Changing Patterns of Family Living*, by Sidonie Matsner Gruenberg; *A Look at Children in the U. S. A.*, by Leona Baumgartner; *The Child as a Growing Organism*, by Arnold Gesell; *Character Building in Children*, by Alan Gregg; and *When Children Need Special Help with Emotional Problems*, by Aline B. Auerbach. STEBER, FRANZ. "A Glance at Some

Child Welfare Problems in Present-Day Germany." *International Child Welfare Review*, Geneva, Vol. 5, No. 5, 1951, pp. 179-183. \$2.50 a year.

### Health and Medical Care

FEDERAL SECURITY AGENCY. PUBLIC HEALTH SERVICE. *Environment and Health.* (Public Health Service Publication No. 84.) Washington: U. S. Govt. Print. Off., 1951. 152 pp. 75 cents.

Problems of environmental health and the Public Health Service programs that aid the States and communities in their efforts to solve them.

HALL, HELEN. "When Sickness Strikes a Family." *The Survey*, New York, Vol. 88, Jan. 1952, pp. 26-33. 50 cents.

A discussion of how far voluntary health plans protect low-income families, based on firsthand testimony from 553 families. Includes eight case histories.

HUNT, G. HALSEY, and GOLDSTEIN,

MARCUS S. *Medical Group Practice in the United States: A Summary of Recent Published Material and Supplementary Unpublished Data on Fees and Volume of Work.* (Public Health Service Publication No. 77.) Washington: U. S. Govt. Print. Off., 1951. 70 pp. 25 cents.

MERRILL, A. P. "The Nation's No. 1 Health Problem: Chronic Disease." *Modern Hospital*, Chicago, Vol. 78, Jan. 1952, pp. 51-54 f. 35 cents.

OHIO. STATE DISABILITY UNEMPLOYMENT COMMISSION. *Report . . . to Ninety-Ninth General Assembly, State of Ohio.* Columbus: The Commission, 1951. 81 pp.

Summarizes the principal features of the four State disability programs and recommends a State-supervised disability benefit program for persons in Ohio who are temporarily unemployed because of disability or sickness. Includes a bibliography.

RESEARCH COUNCIL FOR ECONOMIC SE-

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**Table 11.—Old-age assistance: Recipients and payments to recipients, by State, January 1952<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	December 1951 in—		January 1952 in—	
				Number	Amount	Number	Amount
Total <sup>2</sup>	2,653,963	\$120,071,064	\$44.57	-0.3	-0.2	-3.2	( <sup>3</sup> )
Ala.	76,867	1,630,226	21.21	-1.2	-1.0	-5.7	-2.4
Alaska	1,655	93,731	56.64	+2	+4	+1.8	+10.1
Ark.	14,034	691,648	49.28	+1	-2	-3.5	-8.8
Calif.	50,257	1,266,089	25.17	-7	( <sup>4</sup> )	-14.1	-29.1
Colo. <sup>5</sup>	274,149	18,229,328	66.49	-2	-3	+6	-1.3
Conn.	52,243	3,698,967	70.80	-1	-3	+9	-12.0
Del.	18,707	1,155,631	61.78	-1.7	-1.0	-6.0	-3.6
D. C.	1,639	52,558	32.07	+1.0	+5.5	+2.4	+14.0
Fla.	2,783	133,961	48.14	+1	( <sup>4</sup> )	-1.9	+5.9
Ga.	68,222	2,601,570	38.13	-7	-7	-1.7	-4.0
Idaho	95,402	2,966,950	31.10	-3	-3	-6.5	+22.0
Ill.	2,258	75,860	33.60	-5	+4	-2.5	-1.5
Ind.	9,463	477,560	50.47	-5	-4	-17.4	-10.8
Iowa	113,556	5,021,383	44.26	-6	-7.4	-4.7	-3.6
Kans.	44,703	1,594,388	35.67	-8	-7	-12.2	-11.9
Ky.	48,593	2,479,736	51.03	-2	+1	-1.3	+2.3
La.	37,563	1,972,778	52.52	-2	+5.0	+4.1	+2.8
Maine	65,152	1,929,570	29.62	-1.1	-1.2	-3.4	+40.2
Md.	119,002	5,544,944	46.60	-1	+1	+7	+6
Mass.	14,533	624,444	42.97	-4	-2	-5.0	-4.8
Mich.	11,386	462,476	40.62	-6	+1	-3.5	+6.1
Minn.	101,767	6,692,725	65.77	-1	+2.3	-3	+6.7
Miss.	93,656	4,512,776	48.18	-3	+1	-4.2	+9
Mo.	54,907	2,500,651	45.54	( <sup>4</sup> )	+6	-1.0	-1
Mont.	57,492	1,076,516	18.72	-5	-2	-6.6	-5.0
Nebr.	132,307	5,739,538	43.35	-1	( <sup>4</sup> )	-2	+1
Nev.	11,362	582,852	51.30	-4	-4	-3.5	-6.6
N.H.	22,221	1,025,847	46.17	-8	-1.1	-3.0	+2.4
N.J.	2,764	150,312	54.38	+3	-3	+1.0	+6.7
N.Mex.	6,992	309,895	44.32	-5	+2	-6.1	-9.6
N.Y.	22,389	1,196,287	52.99	-7	-1	-6.4	+3.7
N.C.	10,697	420,656	39.32	-4	-3	+2.8	+7.2
N.Dak.	115,603	6,519,557	56.40	-1	+1.9	-1.4	+2.4
Ohio	52,005	1,228,788	23.63	-5	-3	-15.6	-10.2
Okl.	8,964	453,167	50.55	+1	-8	-1.4	+1
Okla.	117,866	5,782,975	49.06	-4	-4	-3.7	+5.6
Ore.	96,915	4,704,115	48.54	( <sup>4</sup> )	-4	-2.7	+4.5
Pa.	22,878	1,299,682	56.81	-5	+1.7	-3.1	+6.0
R.I.	75,619	2,931,560	38.77	-8	-1.5	-10.0	-9.4
S. C.	25,046	190,669	7.61	+9.6	+9.5	+48.0	+50.4
S. Dak.	9,618	433,687	47.17	-7	-7	-4.4	+7
Tenn.	42,737	1,164,882	27.26	-5	+6.9	+1.1	+11.0
Tex.	12,021	492,414	40.95	-2	-2	-1.8	+2.3
Utah	60,609	1,872,356	30.89	-1.1	-1.1	-8.6	-6.1
Vt.	219,521	7,216,241	32.87	-2	-2	-2.2	-1.9
W. Va.	9,794	522,455	53.34	-4	-2	-1.3	+15.3
Wis.	6,996	275,191	39.32	+1	+3	+4	+10.2
Wyo.	19,152	434,855	22.71	-6	-2	-3.0	+1.8
	68,127	4,215,555	61.88	-1	( <sup>4</sup> )	-6.8	-6.4
	26,096	665,391	25.50	+2	-5	-2.7	-6.3
	51,801	2,499,374	48.25	-1	-2	-1.3	+12.6
	4,302	238,825	55.51	-4	-4	-1.0	-3.1

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. All data subject to revision.

<sup>2</sup> Includes 4,025 recipients under 65 years of age in Colorado and payments to these recipients. Such payments are made without Federal participation.

<sup>3</sup> Decrease of less than 0.05 percent.

<sup>4</sup> Increase of less than 0.05 percent.

<sup>5</sup> Not computed; comparable data not available.

<sup>6</sup> Estimated.

**Table 12.—Aid to the blind: Recipients and payments to recipients, by State, January 1952<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	December 1951 in—		January 1952 in—	
				Number	Amount	Number	Amount
Total <sup>2</sup>	97,215	\$4,806,449	\$49.46	( <sup>3</sup> )	+2.9	+1.2	+8.3
Total, 51 States <sup>4</sup>	97,162	4,805,562	49.46	( <sup>3</sup> )	+2.9	+24.9	+29.4
Ala.	1,526	36,594	23.98	-0.2	-2	-1.6	+7.8
Alaska	15	750	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )
Ark.	734	39,928	54.40	-1.1	-1.3	-10.0	-25.3
Calif.	1,879	49,837	26.52	-7	+3	-8.3	-21.3
Colo.	11,511	938,285	81.51	+3	+2	+4.7	+4.1
Conn.	355	22,732	64.03	+1.7	+2.5	-4.8	+2.8
Del.	307	20,846	67.90	-6	-7	+4.4	+12.7
D. C.	221	10,034	45.40	+5	+1.1	+12.8	+14.5
Fla.	263	13,561	51.56	-4	( <sup>5</sup> )	+8	+6.8
Ga.	3,200	132,774	40.73	-5	-6	-1.7	-6.4
Hawaii	2,910	104,590	35.94	-1	+0.1	+3.0	+30.0
Idaho	118	4,788	40.58	-1.7	+1.5	+8.3	+14.5
Ill.	204	11,344	55.61	0	-1	-2.9	+1.8
Ind.	4,081	206,385	51.06	-5	-6.7	-4.1	+2.8
Iowa	1,741	87,540	50.29	+2	+4	-5.5	-5.9
Kans.	1,290	76,596	59.38	+7	+6	+2.6	+3.4
Ky.	629	34,750	55.25	+1.1	+7.6	-5.3	+3.4
La.	2,515	79,077	31.44	-4	-6	+2.4	+46.5
Maine	1,879	84,527	44.99	+5	+1.7	+1.0	+4.6
Mass.	905	27,639	45.68	-7	-8	-9.3	-8.5
Mich.	488	22,254	45.60	-2	+9	+6	+12.0
Minn.	1,619	121,361	74.95	-1	-6	+6.2	+16.7
Miss.	1,858	99,510	53.56	-1	+8	+1	+4.2
Mo.	1,174	73,914	62.96	+7	-1.0	+3.9	+15.1
Mont.	2,799	72,015	25.73	-3	+9.1	-5	+8.6
Nev.	2,920	146,000	50.00	+2.9	+4.1	+30.2	+30.2
N.H.	536	30,214	56.37	+6	+5	+1.5	-2.6
N.J.	761	47,870	62.90	+5	-1.1	+3.8	+14.1
N.Mex.	38	1,137	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )
N.Y.	303	15,149	50.00	-3	+2	-4.7	-5.3
N.C.	794	47,217	59.47	+4	+2	+1.8	+10.5
N.Dak.	499	18,256	36.59	-2	+8	-4.0	-2.0
N.Y.	4,063	262,245	64.56	+7	+6	+8	+6.1
N.C.	4,461	152,416	34.17	-1	( <sup>5</sup> )	+3.6	+3.8
N.Dak.	111	6,056	54.56	-1.8	-1	+1.8	-4.0
Ohio	3,763	184,494	49.03	-2	+7	-3.3	+4.2
Okla.	2,584	132,611	51.32	( <sup>5</sup> )	-1	-4.0	+3.7
Ore.	358	25,769	66.41	+5	+9	+1.3	+6.3
Pa.	15,387	747,366	48.67	-6	+21.6	-4	+22.1
P.R.	551	3,992	7.25	+9.1	+7.5	+8.3	+4.6
R.I.	190	10,829	56.99	0	-1	+3.8	+7.2
S. C.	1,593	44,501	27.94	-3	-1	+8	+2.4
S. Dak.	211	8,084	38.31	-2.8	-3.4	-6.2	-4.4
Tenn.	2,785	104,612	37.83	-1	-1	+2.5	+2.4
Tex.	6,023	222,417	36.93	-2	-2	+20.3	+19.6
Utah	222	12,941	58.29	+1.4	+1.6	+8.3	+26.4
Vt.	180	7,741	43.01	-6	-6	-3.2	+6.6
V.I.	45	480	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )
Va.	1,492	46,003	30.83	-1	-2	-2.2	+1.2
Wash.	841	63,937	76.02	0	-4	-1.8	-6
W. Va.	1,078	33,133	30.74	-1	-3	0	-9
Wis.	1,339	73,239	54.70	-7	+2	-3.3	+10.7
Wyo.	97	5,116	52.74	( <sup>5</sup> )	( <sup>5</sup> )	-11.0	-15.6

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. Figures in italics represent programs administered without Federal participation. All data subject to revision.

<sup>2</sup> Data include recipients of payments made without Federal participation and payments to these recipients in California (545 recipients, \$45,647 in payments), in Washington (19 recipients, \$721 in payments), in Missouri (1,145 recipients, \$57,423 in payments), and in Pennsylvania (6,127 recipients, \$390,657 in payments). State plans for aid to the blind in Missouri and Pennsylvania were approved under the Social Security Act Amendments of 1950.

<sup>3</sup> Increase of less than 0.05 percent.

<sup>4</sup> States with plans approved by the Social Security Administration. Percentages computed on totals for States with approved plans in respective months; large increase from January 1951 is explained by the inclusion of Pennsylvania with its large caseload, beginning February 1951 and of Missouri beginning October 1951. See also footnote 2.

<sup>5</sup> Average payment not computed on base of less than 50 recipients; percentage change, on less than 100 recipients.

<sup>6</sup> Excludes cost of medical care, for which payments are made to recipients quarterly.

<sup>7</sup> Decrease of less than 0.05 percent.

<sup>8</sup> Not computed; comparable data not available.

<sup>9</sup> Estimated.

**Table 13.—Aid to dependent children: Recipients and payments to recipients, by State, January 1952<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of families	Number of recipients		Payments to recipients			Percentage change from—			
		Total <sup>2</sup>	Children	Total amount	Average per—		December 1951 in—		January 1951 in—	
					Family	Recipient	Number of families	Amount	Number of families	Amount
<b>Total</b>	593,618	2,047,294	1,527,802	\$45,118,579	\$76.01	\$22.04	+0.3	+0.6	-9.1	-4.7
<b>Total, 52 States<sup>3</sup></b>	593,591	2,047,198	1,527,733	45,117,481	76.01	22.04	+3	+6	-9.1	-4.7
Alabama	18,185	64,884	50,619	635,096	34.92	9.79	+4	+6	-3.4	+1.2
Alaska	713	2,259	1,639	51,606	72.38	22.84	+1.4	+1.9	+9.0	+14.0
Arizona	3,554	13,201	9,849	258,946	72.86	19.62	-1.6	-1.4	-16.5	-32.9
Arkansas	13,345	48,487	37,058	500,158	37.48	10.32	-4	+2.3	-28.2	-35.3
California	55,254	171,982	129,092	6,360,888	115.28	37.04	+4	+6	-2.0	+4.9
Colorado	5,201	19,089	14,424	512,560	98.55	26.85	-5	-5	-5.9	+1.1
Connecticut	5,041	16,463	11,919	543,555	107.83	33.02	-1.1	-1.1	-9.4	-9.3
Delaware	697	2,700	2,067	56,588	81.19	20.96	+4	+9	+6	+14.6
District of Columbia	2,049	8,356	6,486	200,574	97.89	24.00	-3	+2	-5.3	+2.0
Florida	18,098	60,117	44,666	844,769	45.18	14.05	-4.2	-4.1	-35.0	-41.2
Georgia	20,975	69,645	53,476	1,045,580	49.85	15.01	+1.1	+1.1	+18.9	+27.8
Hawaii	3,255	12,037	9,372	271,938	83.54	22.59	+1.1	+1.1	-13.6	-18.8
Idaho	2,182	7,571	5,586	244,415	112.01	32.28	+5	+1.0	-13.6	-6.9
Illinois	22,789	81,201	60,180	2,540,917	111.50	31.29	+6	+5	-3.6	+11.7
Indiana	8,620	28,746	21,237	575,448	66.76	20.02	-1.1	-7	-22.3	-21.0
Iowa	5,206	18,292	13,620	519,221	99.74	28.39	+1.2	+1.8	+6	+23.7
Kansas	4,330	15,334	11,608	399,105	92.17	26.03	-1.1	+10.6	-16.8	-5.5
Kentucky	20,856	73,748	54,325	873,747	41.89	11.85	-1.8	-1.7	-12.9	-3
Louisiana	21,833	79,433	59,021	1,304,958	59.77	16.43	-9	-5	-19.5	-3.1
Maine	4,447	15,422	11,178	325,801	73.26	21.13	+9	+1.1	+1.0	-3
Maryland	5,081	19,647	14,999	432,100	85.04	21.99	+3	+1.6	-20.5	-11.9
Massachusetts	13,122	43,197	31,801	1,526,737	116.35	35.34	+8	-7	-2.2	+3.4
Michigan	24,697	79,842	56,858	2,370,436	95.98	29.69	+1	+9	-3.8	+4.8
Minnesota	7,804	26,455	20,132	774,763	99.28	29.29	+7	+1.2	-9	+8.7
Mississippi	10,182	38,490	29,602	268,359	26.36	6.97	-2	+32.3	-6.7	+33.8
Missouri	22,592	76,590	56,330	1,177,858	52.14	15.38	-6	-6	-9.6	-9.3
Montana	2,384	8,297	6,134	205,331	86.13	24.75	+7	+9	-1.4	+1.4
Nebraska	2,863	9,582	7,042	256,247	89.50	26.74	-1.9	-2.0	-18.9	-11.2
Nevada	87	96	69	1,098	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )
New Hampshire	1,471	5,067	3,703	154,825	105.25	30.56	-1.4	-3	-11.2	-11.9
New Jersey	5,124	17,122	12,957	513,260	100.17	29.98	+1.5	+1.0	-3.4	+4.7
New Mexico	5,306	18,270	13,999	272,443	51.35	14.91	-8	-1.1	-2.5	-15.7
New York	53,299	179,906	128,189	6,042,806	113.38	33.59	+1.1	+8	-4.5	+1.2
North Carolina	16,869	60,469	46,842	785,437	46.56	12.99	+1.0	+1.2	+4.8	+10.5
North Dakota	1,650	5,845	4,424	153,167	92.83	26.20	+1.1	+2.9	-8.9	-17.9
Ohio	13,623	50,140	37,737	976,616	71.69	19.48	-3	+4.8	-7.1	-14.0
Oklahoma	20,462	68,357	51,559	1,441,467	70.45	21.09	( <sup>4</sup> )	-1.1	-4.8	-5.2
Oregon	3,372	11,304	8,492	351,030	104.10	31.05	+7	-4	-13.9	-11.9
Pennsylvania	33,683	122,335	91,178	2,921,412	86.73	23.88	-6	-2.2	-26.0	-27.6
Puerto Rico	16,615	50,229	37,512	152,998	9.21	3.05	+14.7	+11.5	+45.1	+78.6
Rhode Island	3,356	11,314	8,160	321,445	95.78	28.41	+1.7	+2.0	-5.1	+3.0
South Carolina	6,469	24,172	18,763	310,510	48.00	12.85	-3	+25.2	-4.4	+33.3
South Dakota	2,592	8,439	6,319	178,780	68.97	21.18	+5	+5	+2.4	+8.8
Tennessee	20,760	74,571	55,870	996,810	48.02	13.37	-1.1	-1.0	-14.9	-14.4
Texas	16,226	62,851	46,877	796,549	49.00	12.67	-7	-5	-15.9	-4.7
Utah	2,982	10,324	7,641	320,623	107.52	31.06	-1	-4	-9.9	+8.8
Vermont	1,006	3,498	2,701	53,706	53.39	15.35	-2	-5	-3.4	-3.1
Virgin Islands <sup>5</sup>	230	715	630	3,700						
Virginia	7,738	28,816	21,901	399,229	51.59	13.85	-1.0	-9	-8.3	-4.7
Washington	9,061	30,167	21,911	941,275	103.88	31.20	+1.1	+1.8	-20.3	-33.1
West Virginia	16,830	62,051	47,815	949,979	56.45	15.31	+4	( <sup>4</sup> )	-8.2	-6.2
Wisconsin	8,360	28,176	20,725	937,317	112.12	33.27	+1.1	+5	-6.2	+6.0
Wyoming	552	1,993	1,499	55,402	100.37	27.80	+1.1	+3.3	-10.5	-11.3

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. Figures in italics represent program administered without Federal participation. All data subject to revision.

<sup>2</sup> Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.

<sup>3</sup> States with plans approved by the Social Security Administration.

<sup>4</sup> Excludes cost of medical care, for which payments are made to recipients quarterly.

<sup>5</sup> Average payment not computed on base of less than 50 families; percentage change, on less than 100 families.

<sup>6</sup> In addition to these payments from aid to dependent children funds, supplemental payments of \$91,309 from general assistance funds were made to 2,573 families.

<sup>7</sup> Not computed; comparable data not available.

<sup>8</sup> Estimated.

<sup>9</sup> Decrease of less than 0.05 percent.

(Continued from page 28)  
**CURITY. Employee Benefit Plans Providing Hospital, Surgical, Medical Care.** (Publication No. 88.) Chicago: The Council, 1951. no paging. \$1.

Tables show provisions of 54 plans in about 17 industries.

**TERRIS, MILTON, and KRAMER, NATHAN A. General Medical Care Programs in Local Health Departments. A**

**Report to the Subcommittee on Medical Care, Committee on Administrative Practice, American Public Health Association.** New York: American Public Health Association, 1951. 129 pp. 50 cents.



**Table 14.—Aid to the permanently and totally disabled: Recipients and payments to recipients, by State, January 1952<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from December 1951 in—	
		Total amount	Average	Number	Amount
<b>Total<sup>2</sup></b>	128,495	\$5,934,844	\$46.19	+3.3	+2.7
Alabama	8,537	189,200	22.16	-1.1	-9
Colorado	3,550	181,707	51.19	+1.2	+1.2
Delaware	130	5,679	43.68	+8.3	+12.0
District of Columbia	1,258	67,685	53.80	+3.4	+3.5
Hawaii	1,139	52,383	45.99	-1.2	-2.7
Idaho	784	40,799	52.04	+1.3	+1.4
Illinois	2,414	110,278	45.68	+4.8	-4.7
Kansas	2,603	133,022	51.10	+9	+6.6
Louisiana	14,396	563,091	39.11	-8	-5
Maryland	2,572	119,055	46.29	+2.1	+3.3
Massachusetts	3,557	199,113	56.40	+8.4	+24.7
Michigan	1,058	62,971	59.52	+2.3	+2.7
Mississippi	745	14,620	19.62	+3.8	+4.1
Missouri	10,533	487,701	46.30	+1.3	+1.3
Montana	1,056	58,684	55.57	+4.7	+5.0
New Jersey	1,063	61,376	57.74	+23.6	+24.4
New Mexico	1,976	78,070	39.51	+2.2	+2.3
New York	28,610	1,757,653	61.43	+2.1	+2.7
North Carolina	4,280	116,406	27.20	+4.1	+4.5
North Dakota	609	35,121	57.67	+2.5	+1.2
Ohio	4,473	198,892	44.47	+5.1	+5.6
Oklahoma	1,841	53,605	29.12	( <sup>3</sup> )	( <sup>3</sup> )
Oregon	1,678	113,990	67.93	+7	+1.7
Pennsylvania	9,418	413,106	43.86	+6	+7
Puerto Rico	3,230	29,763	9.21	+23.0	+23.4
Rhode Island	191	18,183	63.47	+18.4	+14.1
South Carolina	3,789	120,455	31.79	+4.6	+4.3
South Dakota	144	5,814	40.38	+7.5	+7.1
Utah	1,564	87,661	56.05	0	-3
Vermont	193	7,977	41.33	-5	-7
Virgin Islands <sup>4</sup>	25	290			
Virginia	2,809	93,809	33.40	+2.0	+1.5
Washington	5,336	329,340	61.72	+1.3	+4
West Virginia	1,791	52,304	29.20	+11.2	+10.4
Wisconsin	869	55,532	63.90	+2.5	+3.1
Wyoming	479	25,569	53.38	+1.3	+1.5

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. Figures in italics represent programs under State plans not yet approved by the Social Security Administration. All data subject to revision.

<sup>2</sup> Represents States reporting plans in operation.

<sup>3</sup> Not computed; comparable data not available.

<sup>4</sup> Estimated.

**Table 15.—General assistance: Cases and payments to cases, by State, January 1952<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of cases	Payments to cases		Percentage change from—			
		Total amount	Average	December 1951 in—		January 1952 in—	
				Number	Amount	Number	Amount
<b>Total<sup>1</sup></b>	339,000	\$16,127,000	\$47.56	+5.0	+7.1	-20.3	-19.1
Ala.	121	2,844	23.80	( <sup>2</sup> )	( <sup>2</sup> )	+14.2	+18.0
Alaska	65	3,410	52.46	( <sup>2</sup> )	( <sup>2</sup> )	-43.5	-21.3
Ariz.	1,122	45,142	40.23	-2.6	+1.2	-28.3	-20.4
Ark. <sup>4</sup>	2,504	33,076	13.21	+9	+1.1	-3.8	-1.6
Calif.	32,841	1,492,581	45.45	+9.8	+7.4	-7.2	-7
Colo.	2,106	89,427	42.46	+19.7	+26.3	-55.7	-56.6
Conn.	* 3,954	* 216,175	54.42	+9	+3.6	-11.1	-5.3
Del.	921	38,142	41.41	+4.1	+19.3	-18.9	-7.5
D. C.	655	35,945	54.88	-1.1	-1.9	-37.0	-32.9
Fla.	* 4,900	* 74,500					
Ga.	3,600	62,555	17.38	-6	+2.5	+4.8	+9.0
Hawaii	1,933	100,134	51.80	+1.7	-7.4	-50.6	-50.8
Idaho <sup>5</sup>	173	6,251	36.13	-5.5	-4.6	-55.9	-54.1
Ill.	28,888	1,673,404	57.93	+3.0	+1.8	-22.8	-10.0
Ind. <sup>6</sup>	10,562	356,305	33.73	+12.1	+15.6	-13.1	-6.6
Iowa	4,179	144,037	34.47	+11.5	+20.6	-6.9	+2.2
Kans.	2,267	105,375	46.48	+5.1	+9.9	-18.0	-11.3
Ky.	* 2,850	* 69,400					
La.	6,092	233,439	38.32	-1.1	+2	+2.9	+34.1
Maine	3,805	167,390	43.99	+11.0	+11.4	-12.9	-15.4
Md.	3,004	142,486	47.43	-1.1	-5	-47.4	-43.0
Mass.	17,321	947,592	54.71	-1.8	-5	-22.2	-20.0
Mich.	23,941	1,150,247	48.05	+10.9	+15.7	+1.3	+6.6
Minn.	6,732	360,460	53.54	+12.2	+19.2	-9.1	-2.7
Mo.	885	11,259	12.72	-3.2	+5	+24.5	+39.9
Mont.	9,778	297,999	30.48	+2.3	+3.4	-25.1	-27.2
Nebr.	776	25,340	32.65	-24.0	-16.1	-53.3	-40.6
Nev.	1,442	54,931	38.09	+12.7	+10.9	-9.1	+9
N.H.	* 2,299	* 10,200	35.17	0	+3.0	-29.3	-8.1
N. J.	1,572	61,874	39.36	+8.6	+2.5	-4.4	-6.7
N. J.	7,958	474,600	59.64	+7.0	+7.7	-19.8	-16.0
N. Mex.	340	7,212	21.21	+9	+5	-75.0	-77.0
N. Y.	<sup>10</sup> 50,993	3,723,445	73.02	+3.4	+3.6	-17.5	-19.5
N. C.	2,347	44,907	19.13	+7.9	+7.6	-44.9	-33.1
N. Dak.	653	28,976	44.37	+28.0	+40.8	-29.9	-25.0
Ohio <sup>11</sup>	20,727	844,796	40.76	-1.3	+2	-49.2	-23.1
Okla.	<sup>12</sup> 5,900	<sup>12</sup> 87,303		( <sup>13</sup> )	+4.6	( <sup>13</sup> )	-21.8
Oreg.	6,106	358,042	58.64	+18.9	+22.0	-3.9	-1.6
Pa.	21,183	1,067,616	50.40	+2.3	+2.3	-44.5	-46.4
P. R.	2,949	19,570	6.64	-9.0	-9.8	-52.8	-58.3
R. I.	4,710	282,726	60.03	+14.0	+8.4	-7.9	-8.9
S. C.	2,313	35,583	16.68	-1.3	-7.8	-32.3	-6.9
S. Dak.	907	24,329	26.82	+32.6	+21.5	-6.5	-13.1
Tenn.	2,830	32,607	11.52	+19.7	+1.5	-18.5	-5.9
Tex.	* 6,800	* 127,000					
Utah	1,414	79,166	55.99	+8.9	+9.8	+34.8	+47.9
Vt.	<sup>14</sup> 1,000	<sup>14</sup> 44,000					
V. I.	* 230	* 2,400					
Va.	2,298	59,306	25.81	-3.7	-6.0	-30.9	-29.1
Wash.	10,009	584,317	58.38	+23.1	+31.4	-39.2	-49.6
W. Va.	4,061	90,057	22.18	+4	+3	-40.0	-37.0
Wis.	5,999	324,873	55.07	+12.0	+13.2	-11.8	-2.3
Wyo.	225	10,926	48.56	+44.2	+66.7	-26.0	-26.8

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. All data subject to revision.

<sup>2</sup> Partly estimated; does not represent sum of State figures because total excludes for Indiana and New Jersey payments made for, and an estimated number of cases receiving medical care, hospitalization, and burial only.

<sup>3</sup> Percentage change not computed on base of less than 100 cases.

<sup>4</sup> State program only; excludes program administered by local officials.

<sup>5</sup> About 9 percent of this total is estimated.

<sup>6</sup> Partly estimated.

<sup>7</sup> Excludes assistance in kind and cases receiving assistance in kind only and, for a few counties, cash payments and cases receiving cash payments. Amount of payments shown represents about 60 percent of total.

<sup>8</sup> Includes unknown number of cases receiving medical care, hospitalization, and burial only, and total payments for these services.

<sup>9</sup> Estimated.

<sup>10</sup> Includes cases receiving medical care only.

<sup>11</sup> Includes 5,306 cases and payments of \$156,501 representing supplementation of other assistance programs.

<sup>12</sup> Excludes estimated duplication between programs; 1,678 cases were aided by county commissioners and 4,678 cases under program administered by Oklahoma Emergency Relief Board. Average per case and percentage changes not computed.

<sup>13</sup> Estimated on basis of reports from a sample of cities and towns.

**Table 16.—Public assistance: Expenditures for assistance to recipients, by program and by source of funds, fiscal year ended June 30, 1951<sup>1</sup>**

(Including vendor payments for medical care)

Program	Amount (in thousands) of expenditures from—				Percentage distribution by program				Percentage distribution by source of funds			
	Total	Federal funds	State funds	Local funds	Total	Federal funds	State funds	Local funds	Total	Federal funds	State funds	Local funds
Total.....	\$2,400,142	\$1,122,204	\$1,025,326	\$251,612	100.0	100.0	100.0	100.0	100.0	46.6	42.6	10.9
Old-age assistance.....	1,472,617	794,013	594,900	83,644	61.1	70.8	58.0	32.0	100.0	53.9	40.4	5.7
Aid to dependent children.....	567,685	288,794	219,805	59,086	23.6	25.7	21.4	22.6	100.0	50.9	38.7	10.4
Aid to the blind.....	54,372	24,453	26,080	3,839	2.3	2.2	2.5	1.5	100.0	45.0	48.0	7.1
Aid to the permanently and totally disabled.....	32,506	14,944	13,930	3,633	1.3	1.3	1.4	1.4	100.0	46.0	42.9	11.2
General assistance.....	281,961	.....	170,551	111,410	11.7	.....	16.6	42.6	100.0	.....	60.5	39.5

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. Data include programs administered under State laws without Federal participation. Not comparable with annual data based on monthly series or with amounts of Federal grants to the States.

**Table 17.—Public assistance: Expenditures for assistance to recipients, by source of funds and by State, fiscal year ended June 30, 1951<sup>1</sup>**

(Amounts in thousands)

State (ranked according to percent from Federal funds)	Total assistance including vendor payments for medical care	Vendor payments for medical care		Total including vendor payments for medical care					
		Amount		Federal funds		State funds		Local funds	
				Amount	Percent	Amount	Percent	Amount	Percent
Total, 53 States.....	\$2,409,142	\$100,746	4.2	\$1,122,204	46.6	\$1,025,326	42.6	\$251,612	10.9
Mississippi.....	17,809	.....	.....	13,241	74.3	4,464	25.1	104	.6
Alabama.....	29,344	1	(?)	21,550	73.4	4,199	14.3	3,596	12.3
Kentucky.....	28,914	.....	.....	20,766	71.8	7,274	25.2	874	3.0
Georgia.....	40,523	.....	.....	28,190	69.6	10,080	24.9	2,254	5.6
Arkansas.....	29,733	176	.6	20,652	69.5	9,080	30.5	.....	.....
South Carolina.....	16,296	107	.7	11,146	68.4	4,988	30.6	161	1.0
Tennessee.....	39,592	.....	.....	26,653	67.3	10,069	25.4	2,871	7.3
North Carolina.....	28,771	1,157	4.0	19,204	66.7	4,460	15.5	5,107	17.8
Texas.....	102,415	.....	.....	66,805	65.2	34,407	33.7	1,113	1.1
Virginia.....	12,266	44	.4	7,842	63.9	2,721	22.2	1,702	13.9
Florida.....	50,716	.....	.....	32,381	63.8	17,426	34.4	909	1.8
West Virginia.....	24,069	1,155	4.8	14,679	61.0	8,247	34.3	1,133	4.7
New Mexico.....	9,255	231	2.5	5,640	60.9	3,549	38.3	66	.7
South Dakota.....	8,237	52	.6	4,914	59.7	2,985	36.2	337	4.1
Louisiana.....	92,517	5	(?)	54,621	59.0	37,896	41.0	.....	.....
Oklahoma.....	73,146	.....	.....	42,582	58.2	30,243	41.3	321	.4
Vermont.....	4,173	.....	.....	2,429	58.2	1,251	30.0	493	11.8
Missouri.....	93,530	77	.1	54,037	57.8	39,355	42.1	138	.1
Arizona.....	14,252	.....	.....	7,562	53.1	6,690	46.9	.....	.....
Indiana.....	39,245	5,371	13.7	20,021	51.0	9,517	24.2	9,707	24.7
Alaska.....	1,655	.....	.....	828	50.0	828	50.0	.....	.....
Nebraska.....	18,601	1,771	9.5	9,221	49.6	8,133	43.7	1,247	6.7
Maine.....	14,921	1,065	7.1	7,340	49.2	5,580	37.4	2,001	13.4
Utah.....	10,809	.....	.....	5,290	48.9	5,520	51.1	.....	.....
Iowa.....	38,216	1,851	4.1	18,677	48.9	15,033	39.3	4,506	11.8
Idaho.....	9,999	310	3.1	4,864	48.6	4,537	45.4	598	6.0
Maryland.....	14,464	.....	.....	6,952	48.1	4,734	32.7	2,778	19.2
District of Columbia.....	4,768	3	.1	2,289	48.0	2,479	52.0	.....	.....
Delaware.....	1,738	5	.3	818	47.1	580	33.3	340	19.6
Kansas.....	33,183	2,362	7.1	15,615	47.1	9,969	30.0	7,599	22.9
Ohio.....	101,730	7,908	7.8	47,346	46.5	50,559	49.7	3,825	3.8
North Dakota.....	8,600	482	5.6	3,863	44.9	3,126	36.3	1,611	18.7
Montana.....	12,255	1,288	10.5	5,400	44.1	3,985	32.5	2,860	23.3
Wyoming.....	4,386	339	7.7	1,926	43.9	1,396	31.8	1,064	24.3
Minnesota.....	49,225	7,110	14.4	21,592	43.9	14,029	28.5	13,604	27.6
Wisconsin.....	47,799	5,925	12.4	20,775	43.5	13,755	28.8	13,269	27.8
Michigan.....	101,274	6,574	6.5	43,611	43.1	45,078	44.5	12,584	12.4
Virgin Islands.....	105	.....	.....	44	41.6	61	58.4	.....	.....
Illinois.....	120,953	9,081	7.5	49,306	40.8	64,009	52.9	7,639	6.3
Puerto Rico.....	2,503	.....	.....	1,017	40.6	1,486	59.4	.....	.....
Pennsylvania.....	123,054	5,301	4.3	49,014	39.8	74,040	60.2	.....	.....
New Hampshire.....	7,922	1,013	12.8	3,122	39.4	2,742	34.6	2,058	26.0
California.....	323,690	284	.1	125,064	38.6	144,245	44.6	54,381	16.8
Oregon.....	26,346	1,814	6.9	9,936	37.7	11,662	44.3	4,748	18.0
New Jersey.....	26,795	1,275	4.8	10,069	37.6	9,234	34.5	7,492	28.0
Nevada.....	2,573	664	25.8	953	37.0	417	16.2	1,203	46.7
Massachusetts.....	112,739	3,432	3.0	40,852	36.2	43,110	38.2	28,776	25.5
Colorado.....	55,469	1,987	3.6	19,948	36.0	30,965	55.8	4,556	8.2
Rhode Island.....	13,445	492	3.7	4,731	35.2	7,494	55.7	1,219	9.1
Washington.....	91,073	8,403	9.2	30,991	34.0	58,914	64.7	1,169	1.3
Connecticut.....	29,058	4,511	15.5	9,819	33.8	16,126	55.5	3,113	10.7
Hawaii.....	8,016	699	8.7	2,640	32.9	5,376	67.1	.....	.....
New York.....	236,987	16,711	7.1	73,368	31.0	117,132	49.4	46,486	19.6

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. Data include programs administered under State laws without Federal participation. Not

comparable with annual data based on monthly series or with amounts of Federal grants to the States.

<sup>2</sup> Less than 0.05 percent.



# Social Security in Review

**O**LD-age and survivors insurance monthly benefits totaling \$158.2 million were being paid at the end of February to 4.5 million persons. The number of beneficiaries increased during the month by 1 percent, a gain of about 42,500. This number is less than half the gain registered in February 1951, when the initial effect of the 1950 amendments on the number of beneficiaries was still being reflected in the data on program operations.

Ever since the enactment of the amendments, some workers have voluntarily postponed retirement so that they may acquire 6 quarters of coverage after 1950 and thus be eligible for the larger benefit amounts based on the new formula provided by the amendments. The number of benefits newly awarded is, of course, reduced by such postponements, and this reduction affects, in turn, the net increase in the number of persons receiving monthly benefits.

The monthly benefits newly awarded in February totaled 77,000, about 6,000 less than in January and about three-fifths of the number awarded a year earlier. A drop in the number of awards to retired workers and their wives was the chief cause for this decline, although all types of benefit awards decreased in some measure. Lump-sum death benefits awarded in February amounted to \$5.3 million; these awards, which were based on the wage records of 38,800 deceased workers, were only slightly less than the number in January.

THE NUMBER OF RECIPIENTS of public assistance varied only slightly in February from the January totals; the

month's changes amounted to less than 1 percent under all programs except aid to the permanently and totally disabled.

Old-age assistance rolls decreased in February, as they have every month since September 1950, when the liberalizations in old-age and survivors insurance became effective. The declines were more general than in any of the other months, occurring in all but four States. The net decrease in recipients for the Nation was about 9,000. The number of cases receiving general assistance dropped approximately 3,000 from the January total, although the caseloads rose in at least 19 States. Slight increases in the number of families getting aid to dependent children in 32 States resulted in a net rise of some 400 families in the national total. As in most months, the change in the number of persons receiving aid to the blind was small—a decrease of 70.

Growth in recently established State programs for persons with a disability other than blindness contributed to the increase of about 3,300 or 2.6 percent in the total number of recipients in the 36 States with programs for the permanently and totally disabled. In 15 of these States the caseloads for this type of assistance were larger than those for general assistance; in 26 States, they were larger than those for aid to the blind.

The total amount paid to recipients for February was slightly larger than the amount for January under each program except general assistance. The net increase of \$270,000 in the total for all types of assistance was 0.1 percent of the January payments.

Average payments were somewhat

higher than in January in a majority of the States. Only five or six States, however, raised their averages for any of the special types of assistance by \$1 or more, and only West Virginia and Utah made such increases in all types of assistance, including general assistance. Changes in the average payments for general assistance were more numerous and decreases more frequent than in the categories. In some States, lower caseloads are freeing some assistance funds and permitting the assistance agencies to make increases in payments that have long been needed.

**CLAIMS FILED BY UNEMPLOYED WORKERS** for benefits under the State unemployment insurance programs showed a sharp seasonal decline in February, reversing the upward movement of the four preceding months. The downturn reflected in large measure a tapering off from January's seasonally high volumes, as well as improvements in several industries. Initial claims dropped 35.7 percent during the month to 870,400, and weeks of unemployment claimed, which represent continuing unemployment, declined 16.0 percent to 5,483,300. All States shared in the decline in initial claims, while 36 States reported fewer continued claims.

Benefits were paid to an average of 1,146,400 unemployed workers each week during February, a drop of 3.3 percent from the January average. The amount of benefits paid dropped more sharply (9.8 percent) to \$105 million. The average weekly benefit of \$22.44 paid for total unemployment was 16 cents higher than that paid in January.

## Selected current statistics

[Corrected to Apr. 28, 1952]

Item	February 1952	January 1952	February 1951	Calendar year	
				1951	1950
<i>Labor Force<sup>1</sup> (in thousands)</i>					
Total civilian.....	61,838	61,780	61,313	62,884	63,099
Employed.....	59,752	59,726	58,905	61,005	59,957
Covered by old-age and survivors insurance <sup>2</sup> .....					35,164
Covered by State unemployment insurance <sup>3</sup> .....	34,400	34,500	33,800	34,838	32,771
Unemployed.....	2,086	2,054	2,407	1,879	3,142
<i>Personal Income<sup>4</sup> (in billions; seasonally adjusted at annual rates)</i>					
Total.....	\$257.1	\$257.7	\$241.3	\$251.1	\$224.7
Employees' income <sup>5</sup> .....	176.3	175.5	161.7	169.2	145.8
Proprietors' and rental income.....	48.4	49.9	47.7	48.9	44.0
Personal interest income and dividends.....	19.7	19.3	19.3	20.0	19.3
Public aid <sup>7</sup> .....	2.3	2.3	2.4	2.3	2.4
Social insurance and related payments <sup>8</sup> .....	7.6	7.7	6.9	6.9	6.5
Veterans' subsistence allowances <sup>9</sup> and bonuses.....	1.0	1.0	1.5	1.2	2.2
Miscellaneous income payments <sup>10</sup> .....	2.2	2.4	1.8	2.6	4.5
<i>Old-Age and Survivors Insurance</i>					
Monthly benefits:					
Current-payment status: <sup>11</sup>					
Number (in thousands).....	4,476	4,433	3,707		
Amount (in thousands).....	\$158,172	\$156,721	\$134,091	\$1,884,531	\$1,018,149
Average primary benefit.....	\$42.13	\$42.15	\$45.38		
Awards (in thousands):					
Number.....	77	83	136	1,336	963
Amount.....	\$2,566	\$2,804	\$4,391	\$42,282	\$26,234
<i>Unemployment Insurance<sup>3</sup></i>					
Initial claims (in thousands).....	870	1,354	753	10,836	12,251
Weeks of unemployment claimed (in thousands).....	5,483	6,530	4,260	50,363	78,654
Weeks compensated (in thousands).....	4,799	5,452	3,532	41,599	67,860
Weekly average beneficiaries (in thousands).....	1,143	1,185	883	797	1,305
Benefits paid (in millions) <sup>12</sup> .....	\$105	\$116	\$71	\$840	\$1,373
Average weekly payment for total unemployment.....	\$22.41	\$22.28	\$20.71	\$21.08	\$20.76
<i>Public Assistance</i>					
Recipients (in thousands):					
Old-age assistance.....	2,685	2,694	2,778		
Aid to dependent children:					
Families.....	594	594	652		
Children.....	1,531	1,528	1,664		
Aid to the blind.....	97	97	96		
Aid to the permanently and totally disabled.....	132	128	75		
General assistance.....	336	339	421		
Average payments:					
Old-age assistance.....	\$44.77	\$44.57	\$45.89		
Aid to dependent children (per family).....	76.22	76.01	73.41		
Aid to the blind.....	49.83	49.46	46.37		
Aid to the permanently and totally disabled.....	46.87	46.19	45.37		
General assistance.....	47.51	47.55	46.57		

<sup>1</sup> Continental United States only. Estimated by the Bureau of the Census, except as noted. Monthly employment figures represent specific week and annual figures, average week (unemployment insurance data represent pay period instead of week).

<sup>2</sup> Estimated by the Bureau of Old-Age and Survivors Insurance. Data for 1951 and 1952 not available.

<sup>3</sup> Data from the Bureau of Employment Security, Department of Labor.

<sup>4</sup> Data from the Office of Business Economics, Department of Commerce. Continental United States, except for employees' income, which includes pay of Federal civilian and military personnel in all areas.

<sup>5</sup> Beginning January 1952, social insurance contributions from the self-employed excluded from total but not deducted from proprietors' income.

<sup>6</sup> Civilian and military pay in cash and in kind, other labor income (except workmen's compensation), mustering-out pay, terminal-leave pay, and Government contributions to allowances for dependents of enlisted personnel. Excludes employee contributions under social insurance and related programs.

<sup>7</sup> Payments to recipients under the 4 special public assistance programs and general assistance.

<sup>8</sup> Includes old-age and survivors insurance benefits; railroad, Federal, State, and local retirement benefits; veterans' pensions and compensation; workmen's compensation; State and railroad unemployment insurance and temporary disability benefits; and readjustment allowances to veterans under the Servicemen's Readjustment Act.

<sup>9</sup> Under the Servicemen's Readjustment Act.

<sup>10</sup> Includes payments under the Government life insurance, national service life insurance, and military and naval insurance programs, the Government contribution to nonprofit organizations, business transfer payments, and recoveries under the Employer's Liability Act for railroad workers and seamen.

<sup>11</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit; calendar-year figures represent payments certified.

<sup>12</sup> Monthly amounts, gross; annual amounts adjusted for voided benefit checks and benefit refunds.

## Recent Publications\*

### General

CANADA. DEPARTMENT OF NATIONAL HEALTH AND WELFARE. *Annual Report . . . for the Fiscal Year Ended March 31, 1951*. Ottawa: Edmond Cloutier, King's Printer, 1951. 143 pp.

COUNCIL OF STATE GOVERNMENTS. *The Book of the States, 1952-53*. (Vol. 9.) Chicago: The Council, 1952. 741 pp. \$7.50.

DE VIADO, MANUEL. "Social Security Trends in Latin America." *Bulletin of the International Social Security Association*, Geneva, Oct.-Nov. 1951, pp. 345-357. \$2.50 a year.

"Increases in Social Security Benefits in France." *Industry and Labour*, Geneva, Vol. 7, Feb. 1, 1952, pp. 117-118. 25 cents.

U. S. CONGRESS. JOINT COMMITTEE ON THE ECONOMIC REPORT. *Joint Economic Report. Report . . . on the January 1952 Economic Report of the President with Supplemental and Minority Views and Materials Prepared by the Staff on National Defense and the Economic Outlook for the Fiscal Year 1953*. (S. Rept. 1295, 82d Cong., 2d sess.) Washington: U. S. Govt. Print. Off., 1952. 134 pp.

U. S. CONGRESS. JOINT COMMITTEE ON REDUCTION OF NONESSENTIAL FEDERAL EXPENDITURES. *Reduction of Nonesential Federal Expenditures. Additional Report . . . on Federal Grants-In-Aid to States*. (S. Doc. 101, 82d Cong., 2d sess.) Washington: U. S. Govt. Print. Off., 1952. 319 pp.

Statistics on direct payments to State and local governments under cooperative plans and on payments to individuals within the States for relief and other aid.

### Retirement and Old Age

CALIFORNIA. GOVERNOR'S CONFERENCE ON THE PROBLEMS OF THE AGING. *Proceedings . . . Sacramento, California, October 15 and* (Continued on page 14)

\* Prepared in the Library, Federal Security Agency. Orders for the publications listed should be directed to publishers or booksellers; Federal publications for which prices are listed should be ordered from the Superintendent of Documents, U. S. Government Printing Office, Washington 25, D. C.



# Economic Security of Farm Operators

by ALFRED M. SKOLNIK\*

*For generations it has been assumed that if the farmer could be protected against the natural and economic forces that threaten the prosperity of his farm business, he would be in a position to provide his own security against the more personal economic risks. Some farm and nonfarm groups question the validity of this belief under modern farming conditions. Data pertinent to an examination of this assumption are presented in the following pages.*

**S**ELF-employed farm operators are the largest major occupational group still unprotected by a government insurance program against the hazards of old age and premature death. What are the social and economic characteristics of the self-employed in agriculture today, and how is the economic security of farm operators and their families affected by these characteristics? In this article, the position of farm operators is compared with that of other segments of the working population with respect to their personal characteristics, the incidence of the personal economic risks they face, and their financial resources for meeting these risks.

The task of securing representative data on the farm self-employed is complicated by the fact that farmers are not a homogeneous group. Individuals operating farms range from the full-time commercial farmer, who produces mainly for the cash market, to the part-time, nominal farmer, who has steady employment off the farm and relies on his farm for supplemental income only. Of the 5.4 million farming units enumerated by the 1950 Census of Agriculture, preliminary estimates revealed that only 3.7 million were commercial farms in the sense that they were operated by farmers who devoted a major share of their time to the farm and who depended on the sale of farm products for the major portion of their family income. The remaining 1.7 million farms represented primarily part-time or residential units whose operators either spent most of their time

working off the farm or else relied on sources of cash income other than farm production for their basic livelihood.<sup>1</sup>

Since the primary concern of this article is with the economic status of those farmers whose major activity and livelihood is farming, the data relate almost entirely to this group. For this reason, use has been made, wherever possible, of source material based on sample surveys of occupational groups, such as those found in the monthly current population surveys of the Bureau of the Census and the Surveys of Consumer Finances sponsored by the Board of Governors of the Federal Reserve System, rather than on data from the quinquennial Census of Agriculture. Unlike the complete enumeration of farming units made for the Census of Agriculture, which results in the reporting of residents of part-time and nominal farms as "farm operators," occupational surveys are generally restricted to those members of the labor force who are gainfully employed at an occupation at the time of the survey. Thus, in the current population surveys, only farm residents who are working as farm operators for the greater part of the survey week are included under that occupational classification. This definition obviously eliminates most, if not all, of the nominal farmers whose farms are primarily residential homes and many of the part-time farmers whose employment is divided between two types of jobs.

Another advantage of the occupational survey is that it facilitates the

comparison of farm operators with other occupational groups. In some respects, it is more meaningful to compare the status of a self-employed farmer with that of his counterpart in urban life—the self-employed business proprietor—rather than with the status of the average member of the labor force. This is especially the case in any consideration of those features of farming that are generally characteristic of self-employment—features such as the tendency of proprietors to reinvest their earnings in their enterprise, to enter self-employment late in life, and to make their retirement a gradual process. For this reason, comparative data on self-employed urban businessmen are also presented where applicable.

It should be noted, however, that some limitations are involved in the use of occupational data dealing with self-employed groups. The general concept of "self-employment" is ambiguous and varies from one statistical study to another. In some surveys, for example, salaried managers and officials of urban corporations are classified with the self-employed. In other instances, a distinction is made between proprietors of unincorporated businesses and salaried executives of incorporated businesses. Then too, data dealing with the self-employed farm operator may often include farm managers, even though the latter are generally compensated by salary. Nevertheless, as long as these limitations are recognized, a comparison of the data available on farm and nonfarm self-employment will prove useful in illuminating some of the basic elements affecting the security of farm operators.

One of the chief differences between farming and most other types of employment is that, for farmers, the site of the home and the place of work are usually the same. The result is that farming, more than any other major occupation, tends to be a family enterprise that often relies on the unpaid assistance of a wife and children for its success. In the event that the

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<sup>1</sup> Bureau of the Census, 1950 Census of Agriculture, Preliminary Estimates, Series AC30-3, November 25, 1951.

**Table 1. —Age and sex characteristics of the labor force, by selected occupational group, October 1951**

Major occupational group	Total, aged 14 and over (in thousands)	Percentage distribution					
		Sex		Age			
		Male	Female	14-24	25-44	45-64	65 and over
Total employed.....	61,836	68.9	31.1	17.4	46.5	31.8	4.8
Nonfarm proprietors, managers, and officials.....	8,338	82.5	17.5	3.8	47.5	42.1	6.5
Farmers and farm managers.....	3,968	94.9	5.1	5.5	38.7	41.5	14.4

Source: Bureau of the Census, *Current Population Reports: Labor Force, Monthly Report on Labor Force, October 1951*, Series P-57, No. 112, Nov. 13, 1951 (table 13), and unpublished data.

operator is incapacitated because of old age or death, the family frequently continues to operate the farm. Continued family operation of the farm, however, is usually difficult, unless there are one or more grown sons to do the heavier work. These features should be kept in mind in interpreting comparative data on farm operators and other employed groups.

### Personal Characteristics

Farming is predominantly a male occupation. According to Census Bureau estimates, almost 95 percent of those who operated a farm in October 1951 were men (table 1). Even this ratio may be understated since, on many farms "operated" by women, adult sons or other relatives undoubtedly did most of the work. No such male monopoly exists in the labor force as a whole, as almost a third of those who were gainfully employed in October 1951 were women. Among nonfarm managers, proprietors, and officials employed in that month, men outnumbered women 4 to 1.

Agricultural self-employment also shows a greater concentration of older workers than does the labor force as a whole. In October 1951, 14 percent of the farm operators were aged 65 and over. In contrast, less than 7 percent of the nonfarm proprietors, managers, and officials and 5 percent of the total employed labor force had reached age 65. In the age distribution of persons under age 65, the contrast between the total labor force and the self-employed occupations is especially pronounced. Almost two-thirds of all persons gainfully employed in October 1951 were under 45 years of age as against half of the urban proprietary and managerial

groups and a little more than two-fifths of the farm operators.

As may be expected from their age composition, farmers include relatively more married men than the total employed labor force. A sample survey in March 1950 of employed civilians aged 14 and over showed that the large majority of male farm operators—83 percent—were married and living with their wives, as compared with 76 percent of the men in the total labor force.<sup>2</sup> Single males represented 11 percent of the farm self-employed and 19 percent of the total labor force.

Not only are a greater proportion of farm operators married, but they also have heavier family responsibilities than the average member of the employed labor force. As indicated in table 2, about 84 percent of the farm operators in March 1950 were heads of families as compared with 56 percent of the total employed labor force. Of the families headed by farm operators, 21 percent had three or more children of their own under age 18 in March 1950, as contrasted with 15 percent of all families of employed civilians and 12 percent of the families headed by urban proprietors, managers, and officials.

A larger proportion of the families of farm operators than of all families headed by employed workers had no children under age 18, probably because of the relatively larger number of farmers of advanced age. Nevertheless, farm families in general were larger than the average family in the United States. With the term "de-

<sup>2</sup> Bureau of the Census, *Current Population Reports: Marital and Family Characteristics of the Labor Force in the United States: March 1950*, Series P-50, No. 29, May 2, 1951, table 5.

pendents" narrowly defined as wives living with husbands and as own children under age 18 living with parents, farm operators in March 1950 showed an average of 1.95 dependents as compared with 1.19 for all employed civilian persons and 1.51 for nonfarm proprietors, managers, and officials.

Since these estimates make no allowance for working wives among married women living with their husbands, it is probable that they do not reflect the full extent of the difference in family responsibilities between farm operators and nonfarm workers. Wives of urban workers are more likely than wives of rural workers to be paid members of the labor force. This difference exists not only because rural areas afford fewer opportunities for employment but also because the demands of the farm family enterprise often limit the labor-force participation of the wife to unpaid family labor.

It is unlikely that inclusion of parents and other relatives as dependents would change the disparity in the size of families between farm operators and nonfarm occupational groups. In March 1950, urban families had an average size of 3.4 persons as compared with 4.0 persons in rural-farm families.<sup>3</sup>

In short, farm operators as a group contain a larger proportion of males, older workers, married men, and individuals with large families than is found in the labor force in general. Such differences in personal characteristics may have an important effect on the relative magnitude of the risks that confront farm operators and their families.

### Personal Economic Risks and Their Incidence

Two major risks to family economic security—the death of the breadwinner and reduced earnings because of age—are shared by all workers.

**Old age.**—In nearly every occupation, whether it be farming, industrial employment, or urban self-employment, earning power declines with advancing age. Two questions arise in any analysis of the problem of old age for farm operators. The first is

<sup>3</sup> Bureau of the Census, *Current Population Reports: Marital Status and Household Characteristics*, Series P-20, No. 33, Feb. 12, 1951, table 3.



whether the period during which an aged person is dependent on sources other than his own current earning capacity for a living is significantly different for farm operators than for the rest of the working population. The second is whether the reduction in earned income that accompanies old age is significantly different for farm operators than for other employed groups.

The Bureau of Labor Statistics has published a study, based on the 1940 Census of Population, on the length and pattern of the working life of men in the United States.<sup>4</sup> The data in this study are classified on an urban-rural basis and not according to occupation. The differences between urban and rural residents, however, give some indication of the relative differences that may be expected between farm operators and the urban working population. It is, of course, recognized that rural residence is not synonymous with farm proprietorship.

The study shows that at every age rural males have greater average life expectancy and greater average work-life expectancy than do the urban workers (table 3). In general, as far as the rural worker is concerned, it may be said that his greater average longevity has contributed to his working life rather than to the period of his retirement. In 1940, for example, the rural male resident could expect, at age 65, to live another 13.0 years and to continue working for 7.6 of these years; at the same time, the average life expectancy of the urban male was 11.4 years, of which 5.8 would be spent as a labor-force participant. Yet, in both cases, the average retirement-life expectancy—the number of years between retirement and death—was approximately the same, about 5½ years. Urban males over age 65 could expect to have slightly longer periods of retirement than rural males.

It should be noted that the differences between the working-life expectancy of urban and rural males are strongly influenced by the fact that urban males include a larger proportion of wage earners subject to

Table 2.—Family characteristics and marital status of the labor force, by selected occupational group, March 1950

Major occupational group	Employed persons, aged 14 and over (in thousands)	Number (in thousands)	Employed family heads					Number of specified dependents of employed persons <sup>1</sup>			
			Percentage distribution by number of own children under age 18					Total (in thousands)	Own children under age 18 living with parents <sup>2</sup> (in thousands)	Wives living with husbands (in thousands)	Average per employed person <sup>3</sup>
			Total	None	1	2	3 or more				
All civilian occupations.....	57,551	31,964	100.0	43.3	23.1	18.3	15.3	68,579	37,641	30,938	1.19
Nonfarm proprietors, managers, and officials.....	6,292	4,876	100.0	49.2	21.2	17.5	12.1	9,535	4,886	4,649	1.51
Farmers and farm managers.....	4,523	3,814	100.0	46.1	17.5	15.4	21.0	8,925	5,221	3,704	1.95

<sup>1</sup> The term "family" is defined as a group of 2 or more persons related by blood, marriage, or adoption and residing together.

<sup>2</sup> Defined as wives living with husbands and own children under age 18 living with parents.

<sup>3</sup> Excludes children living with parents in subfamilies, estimated at 1.5-2 million for the employed labor force. The term "subfamily" refers to a married couple with or without children, or 1 parent with 1 or more children under age 18, living in a household and related to, but not including, the head of the household or his wife.

<sup>4</sup> Because the base is all employed persons and

the number of children excludes those in subfamilies, the ratio for all civilian occupations is understated. If an adjustment is made for the 1.5-2 million children living with employed parents in subfamilies, the ratio would probably be increased to about 1.23. It is unlikely that the ratios for the self-employed occupations would be affected to the same degree by the inclusion of children in subfamilies, since not many parents of such children are self-employed.

Source: Bureau of the Census, *Current Population Reports*, Series P-50, No. 29, May 2, 1951, table 5, and Series P-20, No. 32, Dec. 4, 1950, table 11.

arbitrary retirement practices. In 1940, six-sevenths of all employed men in urban areas were wage or salary workers, in contrast to only three-fifths of the rural men workers.

In any event, the fact that a larger proportion of farm operators than of nonfarm workers continue to work after age 65 is no indication of the degree to which the farmer's income is maintained in his older years. The 1945 Census of Agriculture revealed that farmers aged 65 and over operated 15 percent of the farms with gross value of products of \$1,000-1,499 and 11 percent of the farms having gross products of \$1,500-3,999; they operated only 8 percent of the farms with total production valued at more than \$4,000.<sup>5</sup>

The high ratio of aged operators on land that has a reported low value of production suggests that farmers are more likely to curtail operations and to undergo a period of reduced income in their waning years rather than to withdraw completely from farming. This may be the result of two competing factors. One is the necessity

of the elderly farmer to adjust his workload according to his physical capabilities; the other is the lack of financial resources that would permit him to retire completely. Accordingly, many aging farmers, no longer capable of applying full-time vigor to their farming, compromise by limiting their farm operations to those that will help satisfy their minimum needs. In the words of one observer, "As farmers grow old they retire everything but themselves. They reduce the number of livestock, they allow cropland to lie idle, pasture is permitted to return to brushland. All too frequently the deterioration of the farm as an economic unit is the result."<sup>6</sup>

To some degree, of course, the same pattern is followed by owners of urban businesses who tend to reduce the size of their business as they grow older rather than to withdraw completely from gainful employment. The relative degree to which money income falls off with advancing age is greater, however, for aging farm

<sup>4</sup> Bureau of Labor Statistics, *Tables of Working Life*, Bulletin No. 1001, August 1950.

<sup>5</sup> Bureau of the Census, *United States Census of Agriculture, 1945: Special Report, Farms and Farm Characteristics, By Value of Products, 1948*, table G.

<sup>6</sup> Walter C. McKain, Jr., *Retirement in the Rural Community*, paper delivered before the Second International Gerontological Congress, St. Louis, 1951.

operators. According to Census Bureau tabulations,<sup>2</sup> the median money income in 1950 of families whose major earnings came from farm self-employment was \$2,218 when the family head was aged 45-54 and \$889 when the family head was 65 and over—a drop in income of more than 60 percent. In contrast, the comparable median income figures for families primarily dependent on nonfarm self-employment earnings were \$4,188 and \$2,155—a decline in income of less than 50 percent.

Recognition, of course, must be granted to the fact that many aging farmers have resources for family living in addition to money income—for example, the value of products consumed on the farm and the net rental value of farm dwellings. To this extent, the reported reduction in their money income does not have the same implications as a similarly reported reduction would have in the case of aging urban families. Nevertheless, the fact remains that many elderly farmers reported as gainfully employed are engaged in minimum operations that scarcely suffice to meet the meager needs of old age.

**Premature death.**—The risk that the death of the breadwinner will deprive a family of vital earning power is particularly serious for young married families with small children, since it is often difficult as well as undesirable for a widow to work to support the family when her children need her care. In the case of farm families, the premature death of a family head may leave the farm with no able-bodied survivors capable of continuing the operation of the farm at its former level of efficiency and production. To what extent, then, does the incidence of premature death differ between farm operators and other employed groups?

Unfortunately the little information that is available on mortality rates by occupation makes no distinction between farm operators and hired agricultural workers. Farmers and farm laborers, however, perform work of a largely similar nature and are affected by much the same influences

**Table 3.—Average number of remaining years of life and of labor force participation, urban and rural males, 1940**

Age last birthday	Average number of remaining years <sup>1</sup> of—			
	Life expectancy		Labor-force participation	
	Urban males	Rural males	Urban males	Rural males
15.....	50.1	53.1	44.6	47.4
25.....	41.2	44.3	35.5	38.4
35.....	32.4	35.7	26.7	29.6
45.....	24.2	27.3	18.5	21.3
55.....	17.1	19.6	11.3	13.6
60.....	14.1	16.2	8.2	10.1
65.....	11.4	13.0	5.8	7.6
70.....	9.0	10.1	4.8	6.2
75.....	6.9	7.6	3.7	4.9

<sup>1</sup> As of beginning of year of last birthday.

Source: Bureau of Labor Statistics, *Tables of Working Life*, Bulletin No. 1001, August 1950, tables 2 and 3.

—such as work in the open air, isolation, and difficulty of securing medical assistance. It therefore seems not unreasonable to assume that the mortality rates for the total agricultural labor force, if adjusted for the preponderance of older men among farm operators, can be taken as fairly representative of the farm operator group.

The results of one limited study, based on the 1930 Census of Population, revealed that the death rate for the total male agricultural labor force aged 15-64, when standardized according to the age distribution of all gainfully occupied males, was 6.21 per 1,000.<sup>3</sup> The standardized death rate in 1930 computed for all male workers engaged in nonagricultural pursuits was 9.16 per 1,000. The disparity in mortality rates was most pronounced in the upper age bracket (45-64), with agricultural workers having a death rate of 12.62 per 1,000 as compared with 19.05 per 1,000 for nonagricultural workers. For men between the ages of 15 and 44, the variation in death rates was less—3.43 per 1,000 for farm workers as against 5.06 per 1,000 for the rest of the male working population. The results of the study suggest that, when allowances are made for the likely underregistration

<sup>3</sup> Jeannine B. Whitney, *Death Rates by Occupation*, National Tuberculosis Association, June 1934. Mortality statistics compiled in this study were based on death registration figures from 10 selected States covering 38 percent of the United States population.

of rural deaths, the difference in mortality rates, at least for these younger men, is not enough to lessen to any considerable extent the significance of premature death as a threat to the economic security of farm operators and their families.

### Financial Resources

A worker's ability to save out of current income, the net worth of his holdings, and his other financial resources—including life insurance—bear directly on his ability to meet the financial problem of old-age insecurity and to leave his family economically secure if he should die.

**Ability to save.**—The amount and type of financial resources that an average family is able to accumulate over the years to meet the contingencies of old age and death are usually dependent on the extent to which the family can save out of current earnings. This situation applies to farm families as well as to nonfarm families, even though the amount of inherited wealth in the form of land is probably relatively greater among the former. In measuring the ability of farm and nonfarm families to save, two factors must be considered—the income level of the family and the expenditures required for current family living.

From estimates of income made by the Bureau of the Census, it is clear that in 1950, a fairly prosperous year, the average money income of families headed by farm operators was considerably lower than the average for all employed civilian families in the Nation (table 4). This difference still remains even after allowance is made for the fact that, in reporting net income from farm operations, many farmers tend to consider as an expense and therefore not part of their reported net income the various expenditures for the maintenance of the farm household. With all sources of money income taken into account, the median farm operator family had an estimated annual cash income of \$2,000 as compared with \$3,523 for all families with employed heads and \$4,003 for the families of urban proprietors. More than 3 out of every 5 families headed by farm operators had a total money income of less than \$2,500; for almost 2 out of 5, income

<sup>2</sup> Bureau of the Census, *Current Population Reports: Income of Families and Persons in the United States, 1950*, Series P-60, No. 9, March 25, 1952, table 6.



**Table 4.—Percentage distribution of families by total money income in 1950, and by major occupational group of family head, April 1951<sup>1</sup>**

Total money income <sup>2</sup>	Family heads employed as civilians in April 1951		
	Total employed civilians	Farmers and farm managers	Self-employed proprietors <sup>3</sup>
Number (in thousands)....	33, 284	3, 451	2, 754
Total percent.....	100. 0	100. 0	100. 0
Under \$500.....	4. 1	17. 2	6. 2
500-999.....	3. 8	11. 3	3. 1
1, 000-1, 499.....	4. 9	10. 9	5. 0
1, 500-1, 999.....	6. 4	10. 6	4. 7
2, 000-2, 499.....	8. 8	11. 0	7. 2
2, 500-2, 999.....	9. 2	7. 5	7. 0
3, 000-3, 999.....	22. 2	12. 8	16. 7
4, 000-4, 999.....	15. 0	6. 3	11. 9
5, 000 and over.....	25. 7	12. 4	38. 1
Median income.....	\$3, 523	\$2, 000	\$4, 003

<sup>1</sup> The term "family" is defined as a group of two or more persons related by blood, marriage, or adoption and residing together.

<sup>2</sup> Includes money wages and salaries, net income from self-employment, and income other than earnings received by all income recipients in the family.

<sup>3</sup> Excludes salaried managers and officials and professional self-employed persons.

Source: Bureau of the Census, *Current Population Reports: Income of Families and Persons in the United States, 1950*, Series P-60, No. 9, Mar. 25, 1952, table 9.

was less than \$1,500. In contrast, only about one-fourth of all families reported a total money income of less than \$2,500 in 1950.

The fact that urban families are more likely than rural families to have more than one earner in the family does not seem to play an important role in the disparity in money income levels between farmers and nonfarm workers, since similar differences are noted when income is compared on an individual basis rather than on a family basis. Thus, the median total money income of individual male farm operators, irrespective of other family income, was \$1,496 in 1950, as compared with \$2,831 for all employed male civilians and \$3,263 for men who owned their own business.<sup>9</sup>

To the extent that the lower money income of the average farm operator may be offset by the availability of farm-furnished food, fuel, and housing and by the lower prices of certain goods in rural areas, his relative

<sup>9</sup> Bureau of the Census, *Current Population Reports: Income of Families and Persons in the United States, 1950*, Series P-60, No. 9, March 25, 1952, table 20.

ability to save as reflected by the gap between his net money income and his expenditures for family living is not adversely affected. In reality, however, with the growing integration of urban and rural life, farmers are constantly being stimulated to ever-increasing levels of consumption of both economic and social services that they do not produce themselves and must therefore purchase from others. They not only desire modern homes, electrical appliances, automobiles, radios, and other material conveniences and comforts that the rest of society enjoys, but they also want adequate medical and dental care, ample hospital and public health facilities, and modern schools and roads. All these things cost money, which means that, as in the case of city families, the demands resulting from a rising level of living are creating serious drains on the farmer's current cash income.

Some indication of the current savings patterns of farm operators may be seen from the 1951 Survey of Consumer Finances conducted for the Board of Governors of the Federal Reserve System by the Survey Research Center of the University of Michigan.<sup>10</sup> The survey covers, on a sample basis, the entire population of the United States residing in private households and offers the advantage of comparisons among occupations.

There was little difference, according to the survey, in the frequency with which spending units headed by farm operators and spending units in general saved out of income earned in 1950 (table 5).<sup>11</sup> A different picture emerges, however, when the status of farm operators is compared with that of the urban managerial and proprietary groups. While 72 percent of the units headed by nonfarm managerial and self-employed individuals had savings from current income during 1950, only 62 percent of the spending units headed by farm operators fell into this category. Only about 1 out of every 3 farm operator spending

<sup>10</sup> "1951 Survey of Consumer Finances," *Federal Reserve Bulletin*, September 1951.

<sup>11</sup> As defined in the survey, savings is the difference between current cash income and the sum of current expenditures for consumption and tax payments. Consumption expenditures are defined to include expenditures for nondurable goods and services and all consumer durable goods except houses.

units was able to save as much as \$500 during the course of the year, but more than half of the urban managerial and self-employed units accumulated savings of such amounts.

Moreover, farm operators during 1950 spent more than their current income to a greater extent than all other occupational groups except the professional and retired groups. Sixteen percent of the farm operator units dissaved at least \$500 during the year, as compared with 12 percent of all spending units.

These facts suggest that there are greater extremes among farm operators than among nonfarm spending units in general. At the same time that some farmers enjoy prosperous conditions that permit extensive savings, others may find themselves in debt because of local crop failures and other sporadic factors.

A disparity between farm operators and nonfarm spending units is also noted in their contractual saving. Contractual saving pertains to long-term arrangements for saving that commit the consumer to regular saving over a period of years. Examples of such savings are premium pay-

**Table 5.—Amount of income saved or dissaved by spending unit, by occupation of head of unit, 1950**

Type of saver and amount saved	Percentage distribution of spending units by occupation of head of unit <sup>1</sup>		
	All spending units	Farm operator	Managerial and self-employed <sup>2</sup>
Total percent.....	100	100	100
Positive savers <sup>3</sup> .....	61	62	72
Amounts saved:			
\$1-99.....	20	16	10
100-499.....	14	10	10
500-999.....	12	12	13
1, 000 and over.....	15	24	39
Zero savers.....	7	6	2
Negative savers <sup>4</sup> .....	32	32	26
Amounts dissaved:			
\$1-99.....	6	4	5
100-499.....	14	12	9
500 and over.....	12	16	12

<sup>1</sup> The term "spending unit" is defined as all persons living in the same dwelling and related by blood, marriage, or adoption, who pooled their incomes for their major items of expense.

<sup>2</sup> Excludes professional self-employed persons.

<sup>3</sup> Spending units with money incomes in excess of expenditures.

<sup>4</sup> Spending units with expenditures in excess of money incomes.

Source: 1951 Survey of Consumer Finances, Board of Governors of the Federal Reserve System.

**Table 6.—Amount of net worth of spending units, by occupation of head of unit, early 1950**

Occupation of head of spending unit <sup>1</sup>	Percentage distribution of spending units by amount of net worth <sup>2</sup>					
	Total	Negative	\$1-999	\$1,000-4,999	\$5,000-24,999	\$25,000 and over
All spending units.....	100	8	27	23	32	8
Nonfarm self-employed <sup>3</sup> .....	100	2	3	11	47	24
Farm operators.....	100	3	12	20	41	22
Owner-operator.....	100	0	2	18	43	35
Nonowner-operator.....	100	9	20	21	36	1

<sup>1</sup> The term "spending unit" is defined as all persons living in the same dwelling and related by blood, marriage, or adoption, who pooled their incomes for their major items of expense.

<sup>2</sup> Difference between total selected reported assets and total reported liabilities. Reported assets include automobiles, liquid assets, owner-occupied homes or farms, other real estate, interest in a business, corporate securities, and farm machinery,

livestock, and crops. Value of farm machinery not reported for nonowner farm operators. Reported liabilities include mortgage, personal, and installment debt.

<sup>3</sup> Excludes managerial employees and professional self-employed persons.

Source: 1950 Survey of Consumer Finances, Board of Governors of the Federal Reserve System.

ments on life insurance policies, mortgage payments on residences and other real estate, and payments to retirement funds. According to the 1951 Survey of Consumer Finances, spending units headed by farm operators reported contractual saving less frequently than any other occupational group except the miscellaneous group.<sup>13</sup> Thirty-eight percent of the farm operators reported no contractual savings whatever during 1950, as compared with 14 percent of the self-employed businessmen and 23 percent of all spending units. Only about 1 out of 6 farm operators committed himself to as much as \$200 of contractual saving during 1950, while almost half the nonfarm entrepreneurs and a third of all spending units had contractual saving of such amounts.

**Net worth and farm equity.**—Another way of measuring the financial resources of a family and consequently its ability to withstand financial adversity is to ascertain its net worth—the excess of its total assets over its total liabilities. The 1950 Survey of Consumer Finances<sup>14</sup> reveals that, while farm operators had larger amounts of net worth more frequently than all spending units, the reverse was true when the status of farm operators was compared with that of the self-employed urban businessmen (table 6). As of early 1950,

15 percent of the farm operator units reported a net worth of less than \$1,000, as compared with 5 percent of the spending units headed by self-employed proprietors. On the other hand, 71 percent of the nonfarm self-employed units had assets that exceeded liabilities by \$5,000 or more, as compared with 63 percent of the farm operator units.

Even more striking was the contrast between the net worth of the farmers who owned and those who rented the land they cultivated. Only 1 out of 5 of the farm owner-operators, as compared with 3 out of 5 of the nonowners or tenants, had a net worth in early 1950 of less than \$5,000. At the other extreme, 35 percent of the owner-operators, but only 1 percent of the spending units headed by farm tenants, were worth at least \$25,000. It is clear that equity in land, buildings, and equipment accounts for an important part of the net worth of farm operators.

The tendency, and perhaps need, of farm operators to invest primarily in the farm and its equipment is further seen in the limited degree to which farmers maintain other forms of savings. According to the 1951 Survey of Consumer Finances,<sup>14</sup> the median amount of liquid assets held by farm operator spending units in early 1951 was \$290, as compared with \$860 for the managerial and self-employed group. Sixty-two percent of the farm

operator units had no United States savings bonds, 79 percent had no bank savings accounts, and 38 percent had no checking accounts. Corresponding figures for urban managerial and self-employed units were 46 percent, 54 percent, and 27 percent.

Yet primary dependence for their old-age security on land ownership has many drawbacks for farm operators. In the first place, with the mechanization of agriculture and the need for large capital investment, it is difficult for many tenants to become owners of the land they cultivate. Moreover, some farmers find it preferable to remain tenants and invest their limited capital in machinery rather than land. Despite the prosperous conditions of recent years, preliminary estimates from the 1950 Census of Agriculture disclosed that in 1950 more than one-fourth (26.7 percent) of the farm operators in the country were tenants, with no equity in the land they farmed or the buildings on it.<sup>15</sup> Among commercial farmers, the tenancy rate was even higher.

More importantly, the modern farmer has no guarantee that the acquisition of an unencumbered farm will be sufficient to furnish him and his family with adequate security reserves against dependency and want when his capacity for productive work is cut off or diminished by death or old age. The degree of economic security provided by land ownership often depends on the extent to which current farm prices yield a regular and adequate cash income, permit the payment of mortgage and debt obligations, and preserve the equity and land value of the farm.

Should the farmer encounter one or more periods of declining prices in the later years of life, he may not only be forced to mortgage the farm or go into debt to continue farm operations but he may also find that the value of his farm has slumped to such a level that the remaining equity will not supply him with an adequate income for the needs of his declining years. In other words, the farm owner runs the risk that his lifetime savings, as represented by the invest-

<sup>13</sup> Federal Reserve Bulletin, September 1951, p. 1070.

<sup>14</sup> Federal Reserve Bulletin, December 1950.

<sup>15</sup> Federal Reserve Bulletin, June 1951.

<sup>15</sup> Bureau of the Census, 1950 Census of Agriculture: Preliminary Estimates, Series AC50-3, November 25, 1951.



ment in his farm real estate, machinery, and livestock, may be drastically diminished or even wiped out in a period of agricultural depression. This is precisely what happened to hundreds of thousands of farmers during the 1920's, when the mortgages on their farms were foreclosed, following the collapse of farm prices and income.

Self-employed urban proprietors, of course, also run the risk that adverse economic conditions will result in the failure or bankruptcy of their enterprises. Unlike the farm owner, however, for whom the farm represents a major business asset as well as his home, the urban entrepreneur can divorce his business interest from the value of his owner-occupied home. In addition, because of his relatively larger and more stable cash income, he is better able to maintain part of his reserves in the form of liquid assets or to commit part to contractual saving, such as life insurance, without depriving his business of vital operating capital.

Finally, mention should be made of the difficulties that an aging farm operator may encounter in attempting to convert an equity consisting of land, buildings, and other fixed assets into effective current financial security. Although a similar situation faces many urban business proprietors, the problem is particularly difficult on the farm, which is a place of residence as well as a source of income. If a farm operator should decide to give up his home, sell the farm, and move off it, then he must consider whether his equity, invested elsewhere, will yield an adequate cash income in light of the additional living costs that would be incurred. If he decides to stay on the farm but turn over its operation to a tenant or hired manager, he runs the risk of a decline in the productive earning powers of the farm that, eventually, may reduce its sales value.

Of course, when the farmer has children who are eligible and willing to take over the operation of the farm upon his retirement, then his problems are simplified. Through father-son agreements, he can curtail his work gradually; at the same time he can secure the productivity of the farm and his future income, always

assuming that the yield from the farm is sufficient to support two families. There are indications, however, that fewer American farms are being operated generation after generation by the same families. Farm families are becoming smaller and less tightly knit as fewer farm youth remain to take part in their parent's economic enterprise or even continue in the local communities where their parents live. One recent survey of retired farmers disclosed that only about half were able to dispose of their land by turning it over to their children.<sup>14</sup>

**Life insurance.**—The data on net worth presented earlier omit the value of life insurance and annuity policies owned by spending units. This item, however, cannot be ignored in evaluating the financial ability of a family to meet the expenses and readjustments caused by the untimely death or retirement of the family head. Life insurance protection is particularly important in the early years of life, when family responsibilities are greatest and the opportunities to acquire any significant financial resources are most limited.

For farm families, premature death can have serious consequences when the farm is saddled with many debts and the equity built up in the farm is negligible. A young widow may be forced from the farm as she finds that she can neither live off the proceeds of the estate or continue operating the farm. An older widow may also be handicapped by the lack of opportunities for employment in rural areas. Yet the facts show that farm operators are less frequently insured than any other occupational group in the United States.

Special tabulations prepared for the Institute of Life Insurance<sup>15</sup> from the 1950 Survey of Consumer Finances disclosed that, at the end of 1949, 37 percent of the spending units headed by farm operators carried no life insurance, as compared with 23 percent of all spending units and 13 percent of the nonfarm units headed by managerial employees and self-employed

**Table 7.—Relationship of insurance ownership to occupation of head of spending unit, December 31, 1949**

Amount of life insurance owned (face value) <sup>1</sup>	Percentage distribution of spending units by occupation of head of unit <sup>2</sup>		
	All spending units	Managerial and self-employed <sup>3</sup>	Farm operator
Total percent.....	100	100	100
None.....	23	13	37
Under \$1,000.....	8	5	8
1,000-1,999.....	15	8	13
2,000-2,999.....	12	10	11
3,000-4,999.....	13	13	10
5,000-7,499.....	11	16	9
7,500-14,999.....	9	14	4
15,000 and over.....	5	17	3
Not ascertained.....	4	5	6

<sup>1</sup> Represents all insurance policies owned by the spending unit, including ordinary, group, and industrial life insurance policies, national service-life insurance and Government life insurance, burial insurance, and fraternal insurance.

<sup>2</sup> The term "spending unit" is defined as all persons living in the same dwelling and related by blood, marriage, or adoption, who pooled their incomes for their major items of expense.

<sup>3</sup> Excludes professional self-employed persons.

Source: University of Michigan, Institute for Social Research, Survey Research Center, *Life Insurance Ownership Among American Families, 1950*, tables 2 and 11.

businessmen (table 7). Moreover, spending units headed by farm operators owned large amounts of insurance less frequently than did nonfarm spending units. Fewer than 3 out of 10 farm operator units carried life insurance with a face value of \$3,000 or more, while 3 out of 5 of the units headed by managerial and self-employed men and 2 out of 5 spending units in general owned this amount. Only 3 percent of the farm operators as against 17 percent of the urban self-employed and 5 percent of all spending units held \$15,000 or more of life insurance. It is evident that the insurance policies of most farm operators meet little more than the probable cost of last illness and burial. Nor do many farm operators have the opportunity to participate in private pension, welfare, and retirement plans sponsored by labor unions, private industry, and other special organizations.

Several factors are responsible for the differences between farm operators and other employed groups in the number of policyholders and amount of life insurance carried. Premium rates for life insurance are lowest during a man's early working years, but those are precisely the years

(Continued on page 21)

<sup>14</sup> Lowry Nelson, *Farm Retirement in Minnesota*, Agricultural Experiment Station Bulletin 394, University of Minnesota, March 1947, p. 9.

<sup>15</sup> University of Michigan, Institute for Social Research, Survey Research Center, *Life Insurance Ownership Among American Families, 1950*.

# Services for Crippled Children: The Program's Thirteenth Year\*

*"One of the best tests of a civilization," the Federal Security Administrator said recently, "is its concern for its handicapped members, and particularly for its handicapped children." In the United States, public concern for handicapped children has created the State-Federal programs for crippled children. Each year more children who need these services are being helped by the programs. The extent of the services provided in 1948—the first year of a new reporting system—and some background data for the earlier years are shown in the following pages.*

**T**HE first State laws to provide medical and surgical aid to crippled children were enacted in 1897 and 1899 by Minnesota and New York. Nearly four decades later, in 1935, Congress recognized the national importance of programs to help crippled children when it passed the Social Security Act, which included a provision establishing the State-Federal programs for crippled children. The programs began providing services to children in 1936, and within a few years all States had established such programs, financed in part by Federal funds and in part by State funds and, in some jurisdictions, local funds.

Physicians and surgeons, nurses, medical social workers, physical therapists and occupational therapists, nutritionists, dentists and orthodontists, speech and hearing therapists, and other medical personnel provide the services under the State programs. Children receive these services mainly in clinics, hospitals, convalescent homes, physicians' offices, and in their own homes.

A new and expanded national reporting system, based on selected services that are generally common to the programs and that are uniformly reportable, was first used by the States in making reports for 1948—the program's thirteenth year of operation. These reports provide the basis for the following summary

\* Adapted from the report, *One in 300: Children Served by the Crippled Children's Program in 1948* (Children's Bureau Statistical Series, No. 10), prepared in the Program Research Branch, Division of Research, Children's Bureau.

of the types and amounts of crippled children's services provided in that year.

## The National Picture

In 1948, the State-Federal program reached 175,000 children under 21 years of age—1 out of every 300 in the United States. Nine out of every 10 of the children, or 155,000, received services that included the attendance of physicians. These children received clinic services, hospital in-patient care, convalescent-home care, or services of physicians through office and home visits.

While receiving direct services from a physician supervising their care, the children were also served, as necessary, by nurses, physical therapists, medical social workers, and the other personnel making up the team of the crippled children's program. An additional 20,000 children received services from one or more members of the team without being seen by a physician.

Most of the children who received the services of a physician (85 percent) were seen at clinics. They came either to permanent clinic centers or, in more isolated areas, to itinerant clinics held at intervals in outlying areas. Usually the State programs also make provision for children to be seen by physicians in their offices or in the child's home. These arrangements enable children to receive diagnostic or treatment services instead of or in addition to clinic services; for example, when clinic facilities are not available, or when the services of a specialist who is not available in

a clinic are needed. About 12,000 children—8 percent of those seen by physicians—were served in this way.

One child out of 5 was hospitalized, while a very small proportion (3 percent) received care in convalescent homes. Because of the high unit cost of such care and the long periods of hospitalization and convalescent care often needed, these in-patient services constituted the most expensive single element in the program. Together, they accounted for about half of all expenditures of Federal funds and the matching portions of State funds under the crippled children's programs in 1948.

**Trends.**—The State programs are reaching a gradually increasing number of children as funds, facilities, and personnel are added from time to time, as itinerant clinics make the rounds of the States and case-finding methods are extended, and as different types of conditions are included under the program. Thus treatment and care for children with rheumatic fever and heart disease, cerebral palsy, epilepsy, speech and hearing defects, and other handicapping conditions are gradually being added by States to programs that in the past provided treatment only for children with orthopedic and plastic conditions. Special programs set up in selected areas of a State usually inaugurate the treatment for these other conditions.

At least 50 percent more children received services in 1948 than in 1943; the number mounted gradually during the period (table 1). The increase was much more rapid than the growth in the child population, which increased 6 percent from 1943 to 1948. The ratio of children who received services per 1,000 children under 21 years of age was 2.3 in 1943 and 3.3 in 1948.

The expansion of the program took

<sup>1</sup> A total unduplicated count of children receiving services could be estimated in 1943 for the first time.



Table 1.—Services received under the crippled children's program, 1937-48<sup>1</sup>

Major type of service	1937	1938	1939	1940	1941	1942	1943	1944	1945	1946	1947	1948
Total number of children who received service <sup>2</sup>	(1)	(2)	(3)	(4)	(5)	(6)	115,000	125,000	130,000	155,000	175,000	* 175,000
Hospital in-patient care:												
Number of children	* 30,000	* 31,000	29,000	30,000	31,000	26,000	24,000	24,000	24,000	27,000	29,000	32,000
Number of days' care	1,323,000	1,398,000	1,376,000	1,465,000	1,493,000	1,348,000	1,263,000	1,225,000	1,221,000	1,250,000	1,289,000	1,335,000
Average number of days per child <sup>3</sup>	44.0	45.7	47.7	48.8	48.1	50.9	53.2	52.0	51.0	48.2	45.1	41.5
Convalescent home care:												
Number of children	* 3,900	* 4,300	4,800	4,900	5,300	5,000	4,600	4,200	4,300	4,400	4,900	5,000
Number of days' care	380,000	372,000	410,000	443,000	502,000	517,000	463,000	448,000	464,000	445,000	479,000	494,000
Average number of days per child <sup>3</sup>	97.5	86.8	86.2	89.0	94.1	103.8	99.7	107.0	108.7	100.5	98.3	97.1
Clinic service and physician's office and home services:												
Combined count:												
Number of children	77,000	80,000	89,000	89,000	103,000	93,000	82,000	88,000	92,000	105,000	122,000	* 138,000
Number of visits <sup>4</sup>	193,000	181,000	195,000	198,000	221,000	201,000	183,000	184,000	200,000	240,000	285,000	322,000
Average number of visits per child <sup>5</sup>	2.5	2.3	2.2	2.2	2.1	2.2	2.2	2.1	2.2	2.3	2.3	2.3
Individual count:												
Clinic visits	(1)	162,000	176,000	166,000	180,000	178,000	164,000	171,000	176,000	205,000	245,000	284,000
Physician's office and home visits	(1)	19,000	21,000	31,000	32,000	22,000	19,000	13,000	23,000	35,000	40,000	39,000

<sup>1</sup> Includes, up to 1948, services administered or financed in whole or in part by official State agencies under the Social Security Act, title V, part 2; for 1948, includes only services provided or purchased by the official State agencies exclusive of prediagnostic services. Data for 1937 are for 45 States, District of Columbia, Alaska, Hawaii (Georgia, Louisiana, Oregon not participating); for 1938, Georgia and Oregon also included, and for 1939, Louisiana (except for first quarter). Puerto Rico included beginning the last half of 1940, and Virgin Islands beginning the last half of 1947.

<sup>2</sup> 1943-47 based on State estimates.

<sup>3</sup> Not available.

<sup>4</sup> Changes in definitions of coverage beginning with 1948 narrowed the basis for this count (see footnote 1). Corresponding figure comparable to those of earlier years estimated as 195,000.

<sup>5</sup> Estimated on basis of data reported on total admissions (including readmissions).

<sup>6</sup> Based on unrounded figures.

<sup>7</sup> Estimated as unduplicated number of children who received clinic service and/or physician's office and home services.

<sup>8</sup> Not always the sum of figures given below for clinic visits and other physician visits because of independent rounding.

place almost entirely in the form of services to children in clinics. From 1937 (data are not available for 1936, the first year of the State-Federal program) to 1948, the trend in the number of children who received services at clinics or through physician's office or home visits was generally upward. In the early years of the program about 80,000 children received services of this type. Following a period of growth, the services were curtailed because of wartime shortages of personnel and facilities. After the war, the number of children receiving these services increased at an annual rate of roughly 15 percent,<sup>2</sup> and in 1948 about 138,000 children received clinic services and physician's office and home services. In contrast, hospital care and convalescent-home care were provided for approximately the same numbers of children in 1948 as in the prewar years, although the war had brought a temporary drop. The number of hospitalized children declined during the war to roughly 24,000 a year but quickly built up again to 32,000.

<sup>2</sup> Partial reports for 1949 and 1950 show that this trend has continued.

The frequency of the average child's visits for clinic services and for physician's office and home services has shown little change over the years. During each of the years 1937-48, there was an average of somewhat more than two visits per child among the children receiving these services.

Children have been staying progressively shorter periods in the hospital in recent years. The average time spent in the hospital went up from 44 days in 1937 to 53 days in 1943. Since 1943, however, the trend has been continuously downward, and in 1948 the average length of stay—42 days—was the shortest in the program's history.

Several reasons account for the decline in the length of hospitalization. The development of treatment methods permitting earlier ambulation has, of course, contributed to the trend. The sharply increasing costs of hospital care have undoubtedly also been an important influence. As this major cost factor in the program has

<sup>3</sup> Further declines are evidenced in partial reports for 1949 and 1950. Despite the downtrend in average length of stay, the total number of days of care provided under the program has gone up with the moderate increases, since 1945's low, in the number of children hospitalized.

made itself felt, there has been an increasing emphasis on earlier discharge, which has been accompanied by an apparent trend toward providing treatment services increasingly on an out-patient basis at clinics and in doctors' offices. Availability of local health services, particularly public health nursing service, has frequently permitted earlier return of hospitalized children to their own homes under continuing health supervision. Improved diagnostic techniques and the extension of diagnostic clinic services to larger numbers of children have probably resulted in earlier detection and diagnosis of diseases and disabilities—factors that tend to reduce the extent and length of treatment, including surgical procedures and hospitalization.

The average convalescent-home stay during a year fluctuated between 86 and 109 days during the period 1937-48. Because so few children receive this type of care, the average is apt to show considerable variation from year to year. The 1948 average of 97 days stood at about the midpoint of the experience for the 12 years. Some of the same influences that have brought down the average length of

hospitalization might also have been expected to reduce the length of convalescent-home care. The effects are not revealed by the data, however, partly because of the offsetting influence of the earlier transfers from the hospital to the convalescent home.

### State Comparisons

Because each State develops and administers its own program, there are, of course, many variations from State to State in organization, content, and administration. For purposes of a national reporting system, the Children's Bureau therefore selected certain major services. The types of services and the conditions under which they are reportable are those that have been found generally common to the State programs and applicable to most situations. What the reports may fail to reveal in a particular program or situation, they make up for by permitting an ordered portrayal of the major services for the country as a whole.

Comparisons within this framework may be more harmful than helpful, however, if State differences observed in the data are used as sole criteria for evaluations. State comparisons can and should be useful as points of departure for further exploration.

**Proportion of child population served.**—The number of children who receive services from a particular crippled children's agency depends on the need of children in that State for services, the availability of other resources, and the capacity and effectiveness of the program in reaching the children in need. The variations in the costs of care and the conditions treated in different States also affect the number of children served.

The extent of services received has been measured against the child population under age 21. Thus, nationally, 3.3 children out of every 1,000 received services during 1948. Among the States the rates ranged from 1.3 in Texas and 1.4 in New Jersey to 12.5 in Nevada and 12.7 in the Virgin Islands (table 2). Following the same pattern as these rates, which are based on all professional services, are those based on "physician's services," including clinic service, physician's

office and home services, hospital in-patient care, and convalescent-home care.

There is a distinct tendency for proportionately fewer children to receive services under the crippled children's program in the highly populated States than in the less populated. If the States are ranked in three groups according to the number of children under age 21, the numbers served per thousand for the high, middle, and

low population groups stand in inverse order. Thus, in the third of the States with the largest child population, the rate was 2.7; in the middle third of the States it was 4.0; and in the States with fewest children, 6.5 per 1,000 received services.

The inverse connection between size of population and proportion of children served by the programs most likely stems from the fact that many large cities are not covered by the

Table 2.—Proportion of child population who received services under the crippled children's program, by State, 1948<sup>1</sup>

State	Number of children under age 21 <sup>2</sup>	Children who received any professional services		Children who received physician's services <sup>3</sup>	
		Number	Rate per 1,000 child population	Number	Rate per 1,000 child population
United States.....	53,200,000	174,963	3.3	155,239	2.9
Alabama.....	1,274,000	7,367	5.8	6,690	5.3
Alaska.....	49,000	259	5.3	259	5.3
Arizona.....	280,000	1,515	5.4	1,515	5.4
Arkansas.....	823,000	3,071	3.7	2,908	3.5
California.....	3,180,000	15,344	4.8	15,344	4.8
Colorado.....	429,000	2,675	6.2	1,713	4.0
Connecticut.....	632,000	2,848	4.5	2,612	4.1
Delaware.....	101,000	764	7.6	764	7.6
District of Columbia.....	261,000	2,184	8.4	2,184	8.4
Florida.....	855,000	4,807	5.6	4,807	5.6
Georgia.....	1,343,000	2,894	2.2	2,812	2.1
Hawaii.....	226,000	691	2.6	691	2.6
Idaho.....	212,000	1,065	7.9	1,065	7.9
Illinois.....	2,726,000	6,382	2.3	6,048	2.2
Indiana.....	1,350,000	3,439	2.5	3,439	2.5
Iowa.....	907,000	2,919	3.2	2,919	3.2
Kansas.....	659,000	3,735	5.7	2,501	3.8
Kentucky.....	1,174,000	4,358	3.7	3,671	3.1
Louisiana.....	1,070,000	4,308	4.0	4,054	3.8
Maine.....	329,000	2,368	7.2	1,579	4.8
Maryland.....	755,000	3,914	5.2	3,792	5.0
Massachusetts.....	1,477,000	2,204	1.5	2,047	1.4
Michigan.....	2,208,000	8,192	3.7	6,130	2.8
Minnesota.....	1,032,000	5,717	5.5	3,439	3.3
Mississippi.....	956,000	3,023	3.2	3,023	3.2
Missouri.....	1,322,000	2,152	1.6	1,634	1.2
Montana.....	159,000	1,451	7.7	1,451	7.7
Nebraska.....	450,000	1,926	4.3	1,926	4.3
Nevada.....	51,000	638	12.5	638	12.5
New Hampshire.....	181,000	1,161	6.4	1,154	6.4
New Jersey.....	1,436,000	2,074	1.4	1,371	1.0
New Mexico.....	266,000	1,297	4.9	1,167	4.4
New York.....	4,322,000	11,693	2.7	8,524	2.0
North Carolina.....	1,626,000	5,364	3.3	5,364	3.3
North Dakota.....	1,228,000	1,345	5.9	1,308	5.7
Ohio.....	2,600,000	4,101	1.6	2,286	0.9
Oklahoma.....	913,000	4,216	4.6	3,173	3.5
Oregon.....	516,000	2,621	5.1	2,621	5.1
Pennsylvania.....	3,565,000	6,112	1.7	5,267	1.5
Puerto Rico.....	1,173,000	2,897	2.5	2,897	2.5
Rhode Island.....	239,000	1,520	6.4	1,094	4.6
South Carolina.....	931,000	2,822	3.0	2,822	3.0
South Dakota.....	233,000	571	2.5	571	2.5
Tennessee.....	1,299,000	3,471	2.7	3,471	2.7
Texas.....	2,842,000	3,775	1.3	3,748	1.3
Utah.....	283,000	2,222	7.9	2,179	7.7
Vermont.....	136,000	1,421	10.4	1,192	8.8
Virgin Islands.....	12,000	152	12.7	152	12.7
Virginia.....	1,203,000	4,363	3.6	4,363	3.6
Washington.....	804,000	1,565	1.9	1,402	1.7
West Virginia.....	811,000	2,153	2.7	2,076	2.6
Wisconsin.....	1,160,000	4,640	4.0	3,697	3.2
Wyoming.....	101,000	694	6.9	516	5.1

<sup>1</sup> Services provided or purchased by official State agencies under the Social Security Act, title V, part 2.

<sup>2</sup> Bureau of the Census, *Population Estimates*, Series P-25, No. 15, Oct. 10, 1948. Estimates for Territories are based on proportion of total popula-

tion under age 21 in 1940 applied to total civilian population in 1948 (1950 data for Alaska).

<sup>3</sup> Includes clinic service, physician's office and home services, hospital in-patient care, and convalescent-home care.



State program for crippled children. Crippled children's services had been developed under local public auspices in many large cities before the development of the State-Federal program. It is in the large cities, too, that needs are more apt to be met by other organized resources—voluntary organizations and hospital out-patient departments, for example. Examination of data for the largest cities of the country shows, in fact, that in almost every instance a much smaller

proportion of children is served by the State program in the city than in the State as a whole.

This fact is reflected in the variations in State rates of service according to the proportion of the population living in cities of 50,000 or more. Among the 12 States with less than 10 percent of the population in cities of this size, an average of 5 children per 1,000 were served by the State crippled children's program in 1948. The rate was only 3 per 1,000 in the 10 States

whose big-city population constituted more than 40 percent of the total.

The relationship is significant evidence that the program's intent is being carried out, since the Social Security Act, in establishing the crippled children's grant-in-aid program, directed special attention to the extension and improvement of services in rural and needy areas. Thus the distribution of Federal funds to the States under the program is designed to favor the low-income and rural States.

**Types of services.**—Of the 155,000 children who received physician's services in 1948, 85 percent received clinic services, 8 percent received physician's office and home services, 21 percent received hospital in-patient care, and 3 percent convalescent-home care.

Among the States, emphasis on the different types of services varied widely. One State (Arizona) furnished convalescent-home care to one-fourth of the children attended by doctors under the program, while as many as 13 State programs provided no convalescent-home care. Availability of convalescent-home facilities and differences in the types of crippling conditions covered are probably the main factors behind these State variations.

In Ohio and New Jersey, where many crippled children are seen at clinics that are not operated directly by the State crippled children's agency, children receiving clinic service furnished under the program represented a smaller proportion of all children receiving program services than in virtually any other State. The least emphasis on this type of service was shown in Texas, where relatively more use is made of the services of physicians in their own offices. There half of all the children who had physician's services received such service in the physician's office. In contrast, 14 States reported that no children were seen under their auspices by physicians outside clinics, hospitals, or convalescent homes.

These State differences in relative emphasis sometimes flow from different philosophies of program responsibility, sometimes from considerations of priority made necessary by limited resources and by the nature

Table 3.—Amount of major types of service per child under the crippled children's programs, by State, 1948<sup>1</sup>

State	Average number of visits per child		Average number of days' care per child	
	Clinic service	Physician's office and home services	Hospital in-patient care	Convalescent-home care
United States.....	2.2	3.1	41.5	97.1
Alabama.....	2.4	1.1	29.6	44.0
Alaska.....	1.0	1.0	210.7	130.1
Arizona.....	3.0		10.1	79.0
Arkansas.....	1.5	1.2	26.2	62.0
California.....	1.7	5.6	21.5	75.1
Colorado.....	1.9	2.0	25.4	72.5
Connecticut.....	2.0	1.5	49.6	119.7
Delaware.....	1.9			
District of Columbia.....	8.7		52.9	
Florida.....	2.0		28.7	50.6
Georgia.....	2.2	1.0	43.6	67.9
Hawaii.....	2.0	2.4	41.2	110.0
Idaho.....	1.9	2.1	33.9	68.6
Illinois.....	1.4	3.3	44.3	171.3
Indiana.....	2.0		38.0	
Iowa.....	1.4		22.5	105.9
Kansas.....	3.2		25.5	
Kentucky.....	1.7	1.1	63.8	175.7
Louisiana.....	2.2	2.5	31.3	
Maine.....	1.5	2.1	47.2	159.3
Maryland.....	1.6	2.3	70.4	181.5
Massachusetts.....	2.0	13.3	73.3	98.8
Michigan.....	3.0		27.3	80.3
Minnesota.....	1.5	2.1	75.4	
Mississippi.....	2.4	2.8	32.2	88.2
Missouri.....	2.6		51.0	122.8
Montana.....	1.3	2.2	54.2	
Nebraska.....	2.0		13.5	134.9
Nevada.....	1.3	1.3	17.5	49.9
New Hampshire.....	2.2	1.8	21.6	16.0
New Jersey.....	1.9		30.9	126.6
New Mexico.....	1.0	3.2	37.6	
New York.....	1.9	1.7	78.8	149.4
North Carolina.....	2.4	4.1	53.3	59.9
North Dakota.....	1.0	2.3	29.7	29.5
Ohio.....	1.4	1.7	35.3	108.6
Oklahoma.....	2.6		33.5	113.7
Oregon.....	1.2	2.3	26.7	
Pennsylvania.....	1.4	2.9	42.9	263.2
Puerto Rico.....	5.2	1.1	55.1	202.2
Rhode Island.....	1.6	1.8	27.2	162.1
South Carolina.....	2.7	1.4	31.9	98.0
South Dakota.....	1.1	2.9	61.2	
Tennessee.....	2.7	3.6	66.9	137.7
Texas.....	2.5	2.4	28.9	180.9
Utah.....	1.7	1.5	24.6	88.4
Vermont.....	1.6	2.3	22.7	203.2
Virgin Islands.....	1.7		39.8	
Virginia.....	1.7		46.9	169.6
Washington.....	1.6	2.0	41.1	
West Virginia.....	2.4	1.3	53.6	67.4
Wisconsin.....	1.4	2.3	39.8	120.8
Wyoming.....	1.1	2.2	15.7	

<sup>1</sup> Services provided or purchased by official State agencies under the Social Security Act, title V, part 2. The averages are figured over the number

of children who received the specified type of service. <sup>2</sup> Represents only one child who received convalescent-home care.

of community resources otherwise available, and sometimes from community attitudes, which shape the development of a program.

**Amount of services.**— Differences among the programs in the amount of services that children receive (table 3) may reflect different operating conditions, along with the factors mentioned above. To take extremes—arrangements for getting Alaska's children into clinics are of necessity vastly different from those possible in the urban program of the District of Columbia. As a result, crippled children in Alaska are rarely seen at a clinic more than once a year, while in the District of Columbia those who came to clinics were seen on an average of nine times during 1948. New Mexico showed an average of only one clinic visit per child for a different reason—clinic services provided by the program are regularly supplemented by those of a hospital independent of the crippled children's agency.

On the whole, however, frequency of clinic visits did not vary greatly among the States. Except for the District of Columbia and Puerto Rico, which reported averages of nine and five clinic visits per child receiving clinic service, the State averages varied little from the national average of 2.2 visits:

Number of States	Average number of visits per child
6.....	1.0
19.....	1.5
13.....	2.0
9.....	2.5
4.....	3.0

The average length of hospitalization in 1948 ranged from 10 days per child in Arizona to 79 days in New York and 211 days in Alaska. Alaska was, of course, extremely atypical, largely because of transportation difficulties and the fact that a very large proportion were cases of tuberculosis of bones and joints requiring prolonged hospitalization. Excluding Alaska and also Delaware (where hospitalization is furnished through resources other than the State agency), the States were distributed according to the average number of days of care per hospitalized child as follows:

Number of States	Average number of days
4.....	10-19.9
15.....	20-29.9
11.....	30-39.9
8.....	40-49.9
6.....	50-59.9
3.....	60-69.9
4.....	70-79.9

The diverse types of crippling conditions accepted for care in the different State programs are, of course, important factors in determining the length of hospitalization and account for much of the variation. This explanation also applies to the extent of care provided in convalescent homes. Thirteen State programs did not provide convalescent-home care in 1948, and two States provided virtually no care of this type. In the remaining 38 States, the average stay per child in convalescent homes varied from 29 days in North Dakota to as high as 263 days in Pennsylvania:

Number of States	Average number of days
3.....	Under 50
14.....	50-99.9
11.....	100-149.9
7.....	150-199.9
2.....	200-249.9
1.....	250-299.9

The various differences that show up among the programs may be the result, as has been emphasized above, of many influences. It remains for those who are concerned with particular programs to identify and understand the influences in specific instances and to evaluate whether or not they are to the benefit of the children who are the program's concern.

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(Continued from page 2)

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- Reviews the present programs for providing old-age security and suggests ways of improving them.
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(Continued on page 19)



# Notes and Brief Reports

## State and Local Assistance Expenditures in Relation to Income Payments

Total income payments to individuals in the continental United States in 1950 climbed to an all-time high of \$217 billion, almost 11 percent above the level of income payments in 1949. Largely as a result of this rise in income level, all but four States met public assistance costs with a smaller proportion of income payments in the fiscal year ended June 30, 1951, than they had in the preceding year. In the 45 States with reductions in the percentage of income payments used for public assistance, the amount of decrease ranged from 2 percent in Arkansas to as much as 35 percent in Pennsylvania. The ratio of assistance costs to income increased in 3 States—those with the greatest rises in assistance payments (Colorado, Georgia, and West Virginia)—and remained unchanged in New Hampshire.

In many States, the decrease in the ratio of assistance payments to income occurred despite an increase in assistance costs, because income went up more than the assistance costs. For the country as a whole in the fiscal year 1950-51, assistance expenditures from State and local funds, including vendor payments for medical care, declined to \$1,279 million for the five public assistance programs—a decrease of more than 7 percent from the previous year.

The drop in total State and local expenditures for assistance primarily reflected large declines in a few States. The downturn in the median State (South Carolina) in State and local assistance funds was only 1.1 percent. Twenty-two States increased their assistance expenditures, and 13 States reduced assistance costs by a smaller percentage than the national average. Declines in the other 14 States were relatively large, amounting to almost 27 percent in Pennsylvania, which was one of 11 States with reductions of more than 10 percent.

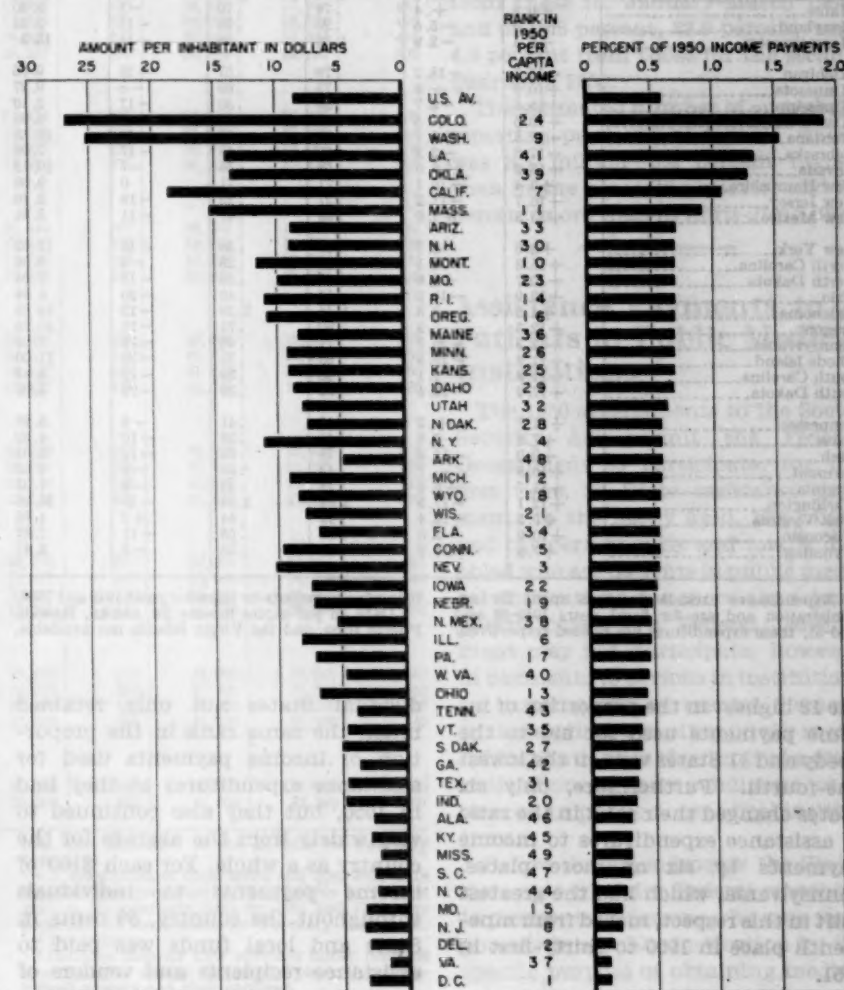
These shifts in total payments for assistance from State and local funds resulted from a combination of factors, some of which worked at cross-

purposes. On the one hand, the rise in the cost of living and the growing proportions of the aged and children in the total population tended to keep assistance costs up. On the other hand, liberalization of the old-age and survivors insurance program by the 1950 amendments to the Social Security Act and the continued growth in employment opportunities acted to reduce assistance rolls and payments. Increased employment brought about the greatest percentage cut-back in the rolls of the general assistance program, which is financed entirely from State and local funds.

The rise in employment also accounted in part for the jump in income payments to individuals that occurred in all States between the calendar years 1949 and 1950. Increases ranged from 4.5 percent in Oklahoma to 22.8 percent in Montana. Income rises exceeded 15 percent in seven States and were between 10 and 15 percent in 28 States.

Although changes in both assistance expenditures and income payments varied markedly among the States, the relative standings of the States in the percentage of income payments devoted to public assistance remained about the same in the fiscal year 1950-51 as in 1949-50. Thus, in both years, nine States ranked among

*Expenditures per inhabitant for public assistance payments from State and local funds, including vendor payments for medical care, in relation to income payments, by State, fiscal year 1950-51*



**State and local expenditures for public assistance payments, including vendor payments for medical care, in relation to income payments and amount expended per inhabitant, by State, 1951<sup>1</sup>**

State	Percentage change in—		State and local expenditures for assistance			
	Income payments, 1950 from 1949	State and local expenditures for assistance, 1951 from 1950	As percent of income payments			Per inhabitant, 1951
			1950	1951	Percentage change, 1951 from 1950	
Continental United States <sup>2</sup>	+10.8	-7.3	0.70	0.59	-16	\$8.49
Alabama.....	+11.1	-4.6	.35	.30	-14	2.55
Arizona.....	+13.2	+3.3	.78	.72	-8	8.92
Arkansas.....	+10.7	+8.2	.69	.58	-2	4.76
California.....	+10.8	-2.3	1.21	1.07	-12	18.76
Colorado.....	+10.6	+13.0	1.86	1.91	+3	26.81
Connecticut.....	+11.3	+7.5	.66	.54	-4	9.58
Delaware.....	+14.7	-12.0	.20	.15	-25	2.89
District of Columbia.....	+8.8	+1.9	.13	.12	-8	3.09
Florida.....	+15.1	+1.0	.62	.54	-13	6.62
Georgia.....	+14.3	+18.8	.35	.37	+6	3.58
Idaho.....	+9.3	-6.3	.79	.67	-15	8.72
Illinois.....	+9.2	-13.6	.59	.47	-20	8.22
Indiana.....	+12.5	-7.6	.41	.34	-17	4.89
Iowa.....	+12.3	+7.3	.55	.52	-5	7.45
Kansas.....	+12.2	-8.4	.84	.68	-19	9.22
Kentucky.....	+9.1	+1.6	.32	.30	-6	2.77
Louisiana.....	+6.2	-20.6	1.80	1.35	-25	14.12
Maine.....	+6.5	+4	.74	.70	-5	8.30
Maryland.....	+11.0	-5.5	.26	.22	-15	3.21
Massachusetts.....	+9.4	-2.9	1.08	.96	-11	15.3
Michigan.....	+13.3	-18.2	.79	.57	-28	9.05
Minnesota.....	+10.0	+9	.75	.69	-8	9.27
Mississippi.....	+15.5	-3.7	.36	.30	-17	2.10
Missouri.....	+10.6	+5	.78	.71	-9	9.99
Montana.....	+22.8	+2.7	.85	.71	-16	11.58
Nebraska.....	+17.6	-2.2	.58	.48	-17	7.08
Nevada.....	+13.2	+6.0	.58	.54	-7	10.12
New Hampshire.....	+9.4	+10.1	.71	.71	0	9.00
New Jersey.....	+10.7	-11.2	.27	.22	-19	3.46
New Mexico.....	+13.8	+1.0	.53	.47	-11	5.31
New York.....	+8.6	-6.7	.67	.58	-13	11.03
North Carolina.....	+15.8	+11.1	.26	.25	-4	2.36
North Dakota.....	+15.7	+2.9	.66	.58	-12	7.64
Ohio.....	+10.9	-11.9	.54	.43	-20	6.84
Oklahoma.....	+4.5	-8.3	1.46	1.28	-12	13.69
Oregon.....	+12.3	-9	.80	.71	-11	10.79
Pennsylvania.....	+12.3	-20.7	.71	.46	-35	7.05
Rhode Island.....	+11.3	-15.3	.93	.71	-24	11.00
South Carolina.....	+11.3	-1.1	.33	.29	-12	2.43
South Dakota.....	+17.9	-13.4	.52	.39	-25	5.09
Tennessee.....	+11.7	+2	.45	.41	-9	3.93
Texas.....	+7.8	-3.6	.40	.36	-10	4.62
Utah.....	+9.0	-12.3	.78	.63	-19	8.01
Vermont.....	+10.8	-7	.43	.39	-9	4.62
Virginia.....	+11.7	+6.4	.13	.12	-8	1.33
Washington.....	+12.1	-17.5	2.09	1.54	-26	25.26
West Virginia.....	+9.3	-13.4	.43	.44	+2	4.68
Wisconsin.....	+10.9	-2.8	.62	.55	-11	7.87
Wyoming.....	+7.9	+4.3	.58	.56	-3	8.47

<sup>1</sup> Expenditures exclude amounts spent for administration and are for fiscal years 1949-50 and 1950-51; these expenditures are related respectively

to income payments for calendar years 1949 and 1950. <sup>2</sup> Data on per capita income for Alaska, Hawaii, Puerto Rico, and the Virgin Islands not available.

the 12 highest in the proportion of income payments used for aid to the needy and 11 States were in the lowest one-fourth. Furthermore, only six States changed their rank in the ratio of assistance expenditures to income payments by six or more places. Pennsylvania, which had the greatest shift in this respect, moved from nineteenth place in 1950 to thirty-first in 1951.

In the fiscal year 1950-51, the in-

dividual States not only retained much the same rank in the proportion of income payments used for assistance expenditures as they had in 1950, but they also continued to vary widely from the average for the country as a whole. For each \$100 of income payments to individuals in State and local funds was paid to assistance recipients and vendors of medical care; for individual States,

the range was from \$1.91 in Colorado to 12 cents in the District of Columbia and Virginia. One out of every 4 States spent less than 37 cents for public assistance per \$100 of income payments to individuals, and the same proportion of States spent more than 70 cents. The 12 States in the latter group are characterized by high assistance expenditures per inhabitant and above-average per capita incomes. Nine lie west of the Mississippi; the other three are New England States. The 12 States with the lowest ratio of assistance expenditures to income payments are, for the most part, Southeastern States with low per capita incomes or Middle Eastern States of considerable fiscal ability; all but two States in this group had low per capita expenditures for public assistance.

An interstate comparison of the proportion of State and local income that is used for public assistance has limitations, however, as a measure of fiscal effort, particularly among States with widely different degrees of wealth. It is possible, for instance, that 0.36 percent of income used for public assistance may represent greater fiscal effort in one of the lowest income States than 0.66 percent in another State with three times the income.

## Employers, Workers, and Wages, Second Quarter, 1951

Data on which to base estimates on employment and wages in work covered by old-age and survivors insurance in the second quarter of 1951 were not available at the usual time. Estimates have now been made and are presented here.

The number of workers with taxable wages in covered employment during April-June 1951, excluding the newly covered self-employed, is estimated at 47.0 million—2.2 percent larger than in January-March 1951. Their total taxable wages, estimated at \$30.6 billion, increased 1.3 percent over those in the preceding quarter. Average taxable wages, on the other hand, estimated at \$651, were almost 1 percent less than in January-March, in accordance with the seasonal pattern



**Old-age and survivors insurance: Estimated number of employers<sup>1</sup> and workers and estimated amount of wages in covered industries, by specified period, 1940-51<sup>2</sup>**

[Corrected to April 1, 1952]

Year and quarter	Employers reporting wages <sup>3</sup> (in thousands)	Workers with taxable wages during period <sup>4</sup> (in thousands)	Taxable wages <sup>5</sup>		All workers employed in covered industries during period <sup>6</sup> (in thousands)	Total payrolls in covered industries <sup>4</sup>	
			Total (in millions)	Average per worker		Total (in millions)	Average per worker
1940.....	2,500	35,393	\$32,974	\$932	35,393	\$35,008	\$1,008
1941.....	2,646	40,976	41,848	1,021	40,976	45,463	1,110
1942.....	2,655	46,363	52,939	1,142	46,363	58,219	1,255
1943.....	2,394	47,656	62,423	1,310	47,656	69,653	1,462
1944.....	2,409	46,296	64,426	1,392	46,296	73,349	1,584
1945.....	2,614	46,392	62,945	1,357	46,392	71,560	1,543
1946.....	3,017	48,845	69,088	1,414	48,845	79,260	1,623
1947.....	3,246	48,908	78,372	1,602	48,908	92,449	1,890
1948.....	3,298	49,018	84,122	1,716	49,018	102,255	2,086
1949.....	3,316	47,200	81,808	1,733	47,200	99,989	2,118
1950.....	3,350	48,400	87,542	1,809	48,400	109,826	2,269
1943							
January-March.....	1,971	36,537	15,462	423	36,537	15,760	431
April-June.....	2,008	37,483	16,561	442	37,557	17,400	463
July-September.....	1,998	37,682	15,838	420	38,057	17,498	460
October-December.....	2,001	36,016	14,562	404	37,593	18,995	505
1944							
January-March.....	2,010	36,326	17,362	478	36,326	17,606	487
April-June.....	2,048	36,863	17,284	468	36,992	18,185	492
July-September.....	2,038	37,301	16,243	435	37,752	18,359	486
October-December.....	2,039	35,629	13,537	380	37,789	19,109	506
1945							
January-March.....	2,076	35,855	17,874	499	35,855	18,262	509
April-June.....	2,149	35,854	17,541	489	35,949	18,558	516
July-September.....	2,176	35,684	14,982	420	36,285	17,261	476
October-December.....	2,199	33,598	12,548	373	35,973	17,478	488
1946							
January-March.....	2,287	36,038	16,840	467	36,038	17,397	483
April-June.....	2,416	38,055	17,845	469	38,183	19,079	500
July-September.....	2,478	39,670	17,709	446	40,228	20,222	503
October-December.....	2,513	37,945	16,694	440	39,930	22,562	565
1947							
January-March.....	2,509	38,765	20,805	537	38,765	21,497	555
April-June.....	2,587	39,801	20,654	519	40,175	22,245	554
July-September.....	2,617	40,255	19,555	486	41,155	23,035	560
October-December.....	2,609	37,448	17,357	463	40,748	25,672	630
1948							
January-March.....	2,588	39,560	23,080	583	39,560	23,923	605
April-June.....	2,690	40,245	22,708	564	40,524	24,668	609
July-September.....	2,699	40,585	21,150	521	41,675	25,700	617
October-December.....	2,661	36,790	17,184	467	41,540	27,964	673
1949							
January-March.....	2,639	38,500	23,376	607	38,500	24,254	630
April-June.....	2,693	39,370	22,571	573	39,660	24,570	620
July-September.....	2,697	38,805	20,160	520	40,005	24,971	624
October-December.....	2,692	35,400	18,701	444	39,700	26,194	660
1950							
January-March.....	2,671	38,000	23,490	618	38,000	24,316	640
April-June.....	2,766	39,700	24,052	606	40,000	26,210	655
July-September.....	2,770	41,000	22,400	546	42,300	28,200	667
October-December.....	2,740	36,400	17,600	484	41,500	31,100	749
1951 <sup>6</sup>							
January-March.....	3,550	46,000	30,200	657	46,000	31,100	676
April-June.....	3,670	47,000	30,600	651	47,300	32,200	681

<sup>1</sup> Number corresponds to number of employer returns. A return may relate to more than 1 establishment if employer operates several separate establishments but reports for concern as a whole.

<sup>2</sup> Data exclude joint coverage under the railroad retirement and old-age and survivors insurance program.

<sup>3</sup> Quarterly and annual data for 1937-39 were presented in the *Bulletin* for February 1947, p. 31; quarterly data for 1940 were presented in the *Bulletin* for August 1947, p. 30; quarterly data for 1941 and

1942 were presented in the *Bulletin* for February 1948, p. 31.

<sup>4</sup> A description of these series and quarterly data for 1940 were presented in the *Bulletin* for August 1947, p. 30; quarterly data for 1941 and 1942 were presented in the *Bulletin* for February 1948, p. 31.

<sup>5</sup> Preliminary.

<sup>6</sup> Includes data for new coverage under the 1950 amendments, except for newly covered self-employed persons and their earnings.

observed in past years. The extension of coverage under the 1950 amendments, effective January 1, 1951, as well as the expansion in economic activity, is reflected in the increases of 18.4 percent in the number of workers with taxable wages, 27.2 percent in the total amount of taxable wages, and 7.4 percent in average taxable wages from the figures for the second quarter of 1950.

It is estimated that about 4.5 million self-employed persons had taxable earnings under the program during April-June 1951.

The total number of workers in covered employment, not including the self-employed, is estimated at 47.3 million, and their total quarterly earnings at \$32.2 billion—an average of \$681 per worker. These figures represent advances of 2.8 percent, 3.5 percent, and 0.7 percent, respectively, from those for January-March 1951, and of 18.3 percent, 22.9 percent, and 4.0 percent from those for the second quarter of 1950.

The estimated number of employers reporting payment of taxable wages was 3.7 million—3.4 percent higher than in the preceding quarter and 33 percent more than in April-June 1950.

## Assistance Payments to Patients in Public Medical Institutions

The 1950 amendments to the Social Security Act permit the Federal Government to participate, for the first time, in State assistance payments to the needy aged, the blind, and the permanently and totally disabled who are patients in public medical institutions for more than temporary care. The Federal Government may not participate, however, in payments to persons in institutions for tuberculosis or mental diseases, to those who are in other public medical institutions as the result of a diagnosis of one of these conditions, or to persons in public nonmedical institutions.

Before the amendments the States were able to claim Federal matching in payments to persons who were temporarily in a public institution for the specific purpose of obtaining medical

(Continued on page 24)

# Current Operating Statistics

Table 1.—Selected social insurance and related programs, by specified period, 1940–52  
[In thousands; data corrected to Apr. 28, 1952]

Year and month	Total	Retirement, disability, and survivor programs										Unemployment insurance programs				
		Monthly retirement and disability benefits <sup>1</sup>				Survivor benefits				Temporary disability benefits <sup>2</sup>		State laws <sup>10</sup>	Service- men's Read-justment Act <sup>12</sup>	Rail- road Unem- ployment Insurance Act <sup>11</sup>		
		Social Security Act	Rail- road Retirement Act	Civil Service Commission <sup>3</sup>	Veter- ans Ad- minis- tration <sup>4</sup>	Monthly		Lump-sum <sup>7</sup>		State laws <sup>10</sup>	Rail- road Unem- ployment Insurance Act <sup>11</sup>					
						Social Security Act <sup>5</sup>	Rail- road Retirement Act <sup>6</sup>	Civil Service Commission <sup>3</sup>	Veter- ans Ad- minis- tration <sup>4</sup>						Social Security Act	Other <sup>8</sup>
Number of beneficiaries																
1951																
February	2,513.7	257.2	162.7	2,365.6	1,192.9	142.8	26.5	1,001.4	30.6	10.3	27.9	28.4	883.1	5.1	46.8	
March	2,591.6	258.1	163.2	2,368.2	1,217.6	143.7	27.4	1,001.4	41.8	11.9	30.2	28.3	807.2	3.5	38.7	
April	2,650.6	259.1	163.9	2,370.8	1,239.5	144.8	28.1	1,005.4	34.4	12.2	31.6	27.3	740.2	2.2	27.9	
May	2,704.5	260.5	164.5	2,373.0	1,264.4	145.9	29.1	1,009.6	39.3	12.0	30.5	24.4	773.5	1.6	19.4	
June	2,748.2	261.1	165.4	2,373.6	1,285.4	146.8	29.9	1,012.3	33.0	11.2	32.3	22.3	821.4	1.2	15.8	
July	2,798.5	262.0	166.2	2,374.9	1,300.4	147.5	30.8	1,013.5	30.1	10.3	29.0	23.9	747.8	1.2	19.5	
August	2,858.1	262.9	167.6	2,378.9	1,318.4	148.1	31.6	1,016.1	36.7	11.3	28.0	30.7	801.0	1.1	24.6	
September	2,896.7	263.3	168.4	2,381.2	1,335.8	148.9	32.3	1,016.2	32.8	9.4	26.8	28.6	757.8	.8	20.7	
October	2,932.9	263.9	169.2	2,385.5	1,357.9	150.6	33.2	1,018.6	37.0	11.9	27.6	32.9	712.8	.5	21.3	
November	2,960.6	264.7	170.2	2,388.7	1,371.6	151.0	33.9	1,019.4	30.5	9.1	26.6	31.5	749.3	.7	30.9	
December	2,963.9	267.1	171.0	2,391.0	1,385.1	149.7	34.5	1,020.3	27.8	7.6	27.2	28.9	797.3	.7	31.6	
1952																
January	3,030.6	284.0	171.7	2,392.6	1,402.7	149.7	35.4	1,028.7	39.3	10.5	27.6	38.3	1,185.2	.9	48.3	
February	3,056.2	306.1	172.5	2,393.8	1,419.6	150.5	36.2	1,031.3	38.8	9.7	28.6	28.6	1,142.7	.8	48.3	
Amount of benefits <sup>13</sup>																
1940	\$1,188,702	\$21,074	\$114,166	\$82,019	\$317,851	\$7,784	\$1,448	\$105,696	\$11,736	\$12,267			\$518,700		\$15,961	
1941	1,085,488	55,141	119,912	64,933	320,561	25,454	1,559	111,799	13,328	13,943			344,321		14,557	
1942	1,130,721	80,305	122,806	68,115	325,265	41,702	1,603	111,193	15,038	14,342			344,084		6,288	
1943	921,465	97,257	125,795	72,961	331,350	57,763	1,704	116,133	17,830	17,255	\$2,887		79,643		917	
1944	1,118,798	119,009	129,707	77,193	456,279	76,942	1,765	144,302	22,146	19,238	5,035		62,385	\$4,215	562	
1945	2,065,566	157,391	137,140	83,874	697,830	104,231	1,772	254,238	26,135	23,431	4,669		445,866	126,630	2,359	
1946	5,149,761	230,285	149,188	94,585	1,268,984	130,139	1,817	333,640	29,267	30,610	4,761		1,094,850	1,743,718	39,917	
1947	4,700,827	299,830	177,053	106,876	1,676,029	153,109	19,283	382,515	29,517	33,115	26,024	\$11,368	776,165	970,542	39,461	
1948	4,510,041	366,887	208,642	132,852	1,711,182	176,736	36,011	413,912	32,315	32,140	35,572	30,843	793,265	510,167	25,599	
1949	5,694,080	454,483	240,893	158,973	1,692,215	201,369	39,257	477,406	33,158	31,771	59,066	30,103	1,737,279	430,194	103,556	
1950	5,357,432	718,473	254,240	175,787	1,732,208	299,672	43,884	8,409	491,579	32,740	33,578	70,880	28,099	1,373,426	34,653	59,804
1951	5,560,522	1,361,046	268,733	196,529	1,647,938	523,485	49,527	14,014	519,398	57,337	33,356	(14)	26,297	840,411	2,234	20,217
1951																
February	441,934	96,486	21,184	15,815	138,160	37,605	3,658	1,009	41,865	4,314	2,648	2,508	2,350	71,369	408	2,355
March	449,760	98,933	21,255	15,921	139,140	38,326	3,686	1,006	42,833	5,815	2,998	2,980	2,591	71,584	332	2,360
April	440,052	100,694	21,334	16,046	138,046	38,942	3,719	1,081	42,832	4,705	3,151	2,957	2,432	62,294	211	1,608
May	451,242	102,267	21,424	16,224	138,356	39,614	3,749	1,133	42,552	5,385	3,053	3,097	2,252	70,799	156	1,181
June	448,150	103,545	21,462	16,296	138,336	40,164	3,775	1,151	43,179	4,501	2,984	2,880	1,999	68,780	106	999
July	447,534	105,140	21,522	16,411	138,877	40,580	3,796	1,193	43,325	4,121	2,688	2,861	2,023	65,917	114	9,666
August	461,753	107,018	21,588	16,656	136,230	41,101	3,816	1,217	43,608	5,018	3,030	2,891	2,808	75,131	97	1,544
September	446,740	108,246	21,615	16,622	135,173	41,669	3,842	1,248	43,076	4,468	2,514	2,455	2,563	62,049	68	1,133
October	461,013	109,493	21,660	16,880	137,523	42,332	3,886	1,288	44,940	5,041	3,146	2,862	3,082	67,449	55	1,376
November	464,127	110,473	24,441	16,877	136,590	42,741	5,158	1,372	43,930	4,164	2,428	2,654	2,866	68,607	52	1,774
December	468,247	111,646	24,774	16,955	136,062	43,145	5,123	1,318	45,617	3,810	1,870	2,609	2,701	70,624	59	1,904
1952																
January	522,902	113,046	25,662	17,124	137,537	43,674	5,296	1,384	45,266	5,431	2,681	2,885	3,387	116,469	84	2,978
February	507,995	114,004	26,683	17,287	136,561	44,168	5,404	1,414	44,573	5,805	2,700	(14)	2,447	104,536	66	2,847

<sup>1</sup> Under the Social Security Act, retirement benefits—old-age, wife's, and husband's benefits, and benefits to children of old-age beneficiaries—partly estimated. Under the other 3 systems, benefits for age and disability; beginning December 1951, spouse's annuities under the Railroad Retirement Act.

<sup>2</sup> Data for civil-service retirement and disability fund; excludes noncontributory payments made under the Panama Canal Construction Annuity Act to persons who worked on Canal construction 1904–14 or to their widows. Through June 1948, retirement and disability benefits include payments to survivors under joint and survivor elections; beginning July 1948, payments under survivor provisions shown as survivor benefits.

<sup>3</sup> Pensions and compensation, and subsistence payments to disabled veterans undergoing training.

<sup>4</sup> Mother's, widow's, widower's, parent's, and child's benefits. Partly estimated.

<sup>5</sup> Annuities to widows under joint and survivor elections; 12-month death-benefit annuities to widows and next of kin; and, beginning February 1947, widow's, widow's current, parent's, and child's benefits.

<sup>6</sup> Payments to widows, parents, and children of deceased veterans.

<sup>7</sup> Number of decedents on whose account lump-sum payments were made.

<sup>8</sup> Payments under the Railroad Retirement Act and Federal civil-service and veterans' programs.

<sup>9</sup> First payable in Rhode Island, April 1943; in California, December 1946; in New Jersey, January 1949; in New York, July 1950 (data not available); and under the railroad program, July 1947. Excludes hospital benefits in California; also excludes private plans in California and New Jersey except for calendar-year totals.

<sup>10</sup> Represents average weekly number of beneficiaries.

<sup>11</sup> Represents average number of beneficiaries in a 14-day registration period.

<sup>12</sup> Readjustment allowances to unemployed veterans and to self-employed veterans. Number represents average weekly number of continued claims for the unemployed and of claims paid during the month for the self-employed.

<sup>13</sup> Payments: amounts certified, under the Social Security Act (except monthly data for monthly benefits, which represent benefits in current-payment status), the Railroad Retirement Act, and the Railroad Unemployment Insurance Act; disbursements, for Veterans Administration programs except the readjustment allowance program; checks issued, under the State unemployment insurance and temporary disability laws and under the Servicemen's Readjustment Act; for civil-service programs, disbursements through June 1949 and authorizations beginning July 1949. Adjusted on annual basis except for Civil Service Commission data, which are adjusted monthly.

<sup>14</sup> Excludes State temporary disability benefits.

<sup>15</sup> Not available.

Source: Based on reports of administrative agencies.



Table 2.—Contributions and taxes collected under selected social insurance and related programs, by specified period, 1949-52

[In thousands]

Period	Retirement, disability, and survivors insurance			Unemployment insurance		
	Federal insurance contributions <sup>1</sup>	Federal civil-service contributions <sup>2</sup>	Taxes on carriers and their employees	State unemployment contributions <sup>3</sup>	Federal unemployment taxes <sup>4</sup>	Railroad unemployment insurance contributions <sup>5</sup>
Fiscal year:						
1949-50.....	\$2,106,388	\$662,262	\$550,172	\$1,094,406	\$226,306	\$18,855
1950-51.....	3,120,404	684,343	577,509	1,364,500	233,537	24,681
8-months ended:						
February 1950.....	1,294,447	537,472	292,790	763,787	197,154	8,122
February 1951.....	1,915,935	556,167	290,970	899,981	196,997	12,213
February 1952.....	2,250,163	584,911	519,384	1,024,925	214,082	13,591
1951						
February.....	373,787	29,752	6,508	153,307	140,981	155
March.....	239,310	31,874	139,527	12,151	13,963	5,847
April.....	150,089	35,264	3,021	145,903	3,502	190
May.....	534,075	37,610	4,814	297,232	15,764	398
June.....	280,995	33,428	139,178	9,323	3,311	6,036
July.....	174,524	29,704	621	158,465	1,681	48
August.....	516,259	29,694	66,022	273,662	14,641	526
September.....	269,448	<sup>6</sup> 342,357	190,087	8,075	1,004	4,093
October.....	38,105	38,313	11,201	113,755	3,018	1,864
November.....	401,037	34,006	91,342	216,680	14,124	179
December.....	269,507	37,183	54,915	7,551	764	6,218
1952						
January.....	147,890	40,466	12,264	85,065	14,060	25
February.....	448,393	33,188	92,932	161,653	164,781	518

<sup>1</sup>Represents contributions of employees and employers in employments covered by old-age and survivors insurance; from May 1951, includes deposits made in the trust fund by States under voluntary coverage agreements; beginning January 1951, on an estimated basis.

<sup>2</sup>Represents employee and Government contributions to the civil-service retirement and disability fund; Government contributions are made in 1 month for the entire fiscal year.

<sup>3</sup>Represents deposits in State clearing accounts of contributions plus penalties and interest collected from employers and, in 2 States, contributions from em-

ployees; excludes contributions collected for deposit in State sickness insurance funds. Data reported by State agencies; corrected to Mar. 25, 1952.

<sup>4</sup>Represents taxes paid by employers under the Federal Unemployment Tax Act.

<sup>5</sup>Beginning 1947, also covers temporary disability insurance.

<sup>6</sup>Represents contributions of \$32.4 million from employees, and contributions for fiscal year 1951-52 of \$310.0 million from the Federal Government.

Source: Daily Statement of the U. S. Treasury, unless otherwise noted.

(Continued from page 14)

aged persons; recommends ways of improving the services available to them.

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### Public Welfare and Relief

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A study of welfare in Florida as reflected in the assistance programs.

FURST, RALPH H. "Causes of Blindness Among Recipients of Blind Assistance." *Public Welfare in Indiana*, Indianapolis, Vol. 62, Jan. 1952, pp. 3-14.

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An official report that includes the committee's findings and recommendations. Copies may be obtained from the Division of Planning and Economic Development, 301 State Finance Building, Richmond 19, Va.

### Maternal and Child Welfare

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A symposium in which specialists in social work, psychiatry, psychology, medicine, and law take part.

BRANSCOMBE, MARTHA. "Basic Policies and Principles of Public

(Continued on page 25)

**Table 3.—Status of the old-age and survivors insurance trust fund, by specified period, 1937–52**  
(In thousands)

Period	Receipts		Expenditures		Assets			
	Appropriations, transfers, and deposits <sup>1</sup>	Interest received	Benefit payments	Administrative expenses	Net total of U. S. Government securities acquired <sup>2</sup>	Cash with disbursing officer at end of period	Credit of fund account at end of period	Total assets at end of period
Cumulative, January 1937–February 1952.....	\$30,517,823	\$1,906,636	\$6,174,552	\$517,175	\$15,276,025	\$216,021	\$300,686	\$15,792,732
Fiscal year:								
1949–50.....	2,109,992	258,778	727,266	56,841	1,414,152	79,928	167,861	12,892,612
1950–51.....	3,124,098	287,392	1,498,088	70,447	1,677,978	200,456	212,311	14,735,567
8 months ended:								
February 1950.....	1,298,051	124,305	470,135	38,131	667,326	77,454	248,589	12,224,039
February 1951.....	1,919,629	142,659	874,724	44,487	965,528	195,393	229,947	14,035,689
February 1952.....	2,253,914	161,966	1,300,907	67,807	953,226	216,021	300,686	15,792,732
1951								
February.....	373,787		151,700	5,265	82,000	195,393	229,947	14,035,689
March.....	239,310	10,871	184,830	5,674	168,918	205,039	143,061	14,125,366
April.....	180,089	7,916	154,685	7,137	66,966	206,309	71,009	14,121,649
May.....	534,075		156,806	6,642	211,500	205,918	230,527	14,492,176
June.....	280,995	125,946	157,043	6,507	207,067	200,456	212,311	14,735,567
July.....	174,524		159,131	8,761	130,000	197,374	92,026	14,742,199
August.....	516,259		150,301	6,305	220,000	178,578	220,475	15,071,852
September.....	263,182	10,871	142,442	7,121	119,918	214,122	159,593	15,196,341
October.....	33,105	14,518	146,188	6,675	49,941	226,250	22,493	15,091,401
November.....	401,048		178,659	7,294	45,200	209,231	209,407	15,306,497
December.....	269,509	131,772	161,700	6,343	129,467	222,654	299,755	15,539,734
1952								
January.....	147,892	4,505	165,212	8,626	198,700	218,897	83,371	15,518,294
February.....	448,395		167,275	6,081	60,000	216,021	300,686	15,792,732

<sup>1</sup> For July 1940 to December 1950, equals taxes collected under the Federal Insurance Contributions Act. Beginning January 1951, amounts appropriated in accordance with sec. 201(a) of the Social Security Act as amended in 1950; from May 1951, includes deposits by States under voluntary coverage agreements. Beginning in the fiscal year 1947, includes amounts appropriated to meet costs of benefits payable to survivors of certain World War II veterans under the Social Security Act Amendments of 1946. Beginning November 1951, also in-

cludes small amounts in reimbursement of sales of supplies and services.

<sup>2</sup> Includes accrued interest and repayments on account of accrued interest on bonds at time of purchase.

<sup>3</sup> Appropriations suspended from Oct. 10 to Nov. 6 to adjust for estimates on which earlier 1951 appropriations were based.

Source: Daily Statement of the U. S. Treasury.

**Table 4.—Status of the unemployment trust fund, by specified period, 1936–52**  
(In thousands)

Period	Total assets at end of period	Net total of U. S. Government securities acquired <sup>1</sup>	Unexpended balance at end of period	State accounts				Railroad unemployment insurance account <sup>4</sup>			
				Deposits	Interest credited	Withdrawals <sup>2,3</sup>	Balance at end of period	Deposits	Interest credited	Benefit payments	Balance at end of period <sup>3,4</sup>
Cumulative, January 1936–February 1952.....	\$8,544,993	\$8,524,162	\$20,831	\$16,030,362	\$1,415,039	\$9,654,157	\$7,791,244	\$909,740	\$143,901	\$480,005	\$753,749
Fiscal year:											
1949–50.....	7,437,896	—724,068	23,633	1,098,795	149,046	1,879,000	6,651,571	9,728	18,020	143,904	786,325
1950–51.....	8,079,232	640,933	15,035	1,362,629	147,662	848,270	7,313,592	14,884	16,465	52,034	765,640
8 months ended:											
February 1950.....	7,649,133	—543,034	53,835	762,758	76,788	1,277,517	6,844,759	3,288	9,452	109,346	804,374
February 1951.....	7,800,319	363,965	22,090	890,405	73,279	579,024	7,036,231	7,373	8,280	37,890	764,088
February 1952.....	8,544,993	459,965	20,831	1,022,034	81,949	626,331	7,791,244	8,156	8,405	32,823	753,749
1951											
February.....	7,800,319	139,000	22,090	207,792		69,440	7,036,231	93		4,442	764,088
March.....	7,758,020	—40,008	19,799	21,652	3,662	66,770	6,994,775	3,508	412	4,763	763,245
April.....	7,733,576	—40,005	35,359	39,247	2,445	62,970	6,973,496	112	269	3,546	760,079
May.....	8,082,016	325,000	28,799	393,384		72,125	7,294,755	270		3,089	767,261
June.....	8,079,232	40,981	15,035	17,941	68,275	67,380	7,313,592	3,622	7,504	2,746	765,640
July.....	8,068,215	—35,000	39,018	53,293	17	66,515	7,300,357	29	2	2,215	767,827
August.....	8,367,086	306,000	31,889	375,214		72,760	7,602,841	316		3,898	764,245
September.....	8,322,164	—25,008	11,975	15,094	3,627	62,870	7,558,691	2,457	385	3,614	763,473
October.....	8,297,864	—45,008	32,683	42,234	4,454	68,552	7,536,827	1,130	457	4,022	761,037
November.....	8,509,369	227,000	17,188	280,564		64,972	7,752,420	107		4,195	766,949
December.....	8,526,425	—65,020	99,263	13,917	70,611	74,365	7,762,582	3,791	7,240	4,137	763,843
1952											
January.....	8,444,406	—4,000	21,244	32,818	3,194	112,605	7,685,988	15	317	3,758	758,417
February.....	8,544,993	101,000	20,831	208,901	47	103,692	7,791,244	311	5	4,984	753,749

<sup>1</sup> Includes accrued interest and repayments on account of interest on bonds at time of purchase; minus figures represent primarily net total of securities redeemed.

<sup>2</sup> Includes transfers from State accounts to railroad unemployment insurance account amounting to \$107,161,000.

<sup>3</sup> Includes withdrawals of \$79,169,000 for disability insurance benefits.

<sup>4</sup> Beginning July 1947, includes temporary disability program.

<sup>5</sup> Includes transfers to the account from railroad unemployment insurance administration fund amounting to \$85,290,000 and transfers of \$12,338,000 out of the account to adjust funds available for administrative expenses on account of retroactive credits taken by contributors under the Railroad Unemployment Insurance Act Amendments of 1948.

Source: Daily Statement of the U. S. Treasury.



**Table 5.—Old-age and survivors insurance: Monthly benefits in current-payment status<sup>1</sup> at the end of the month by type of benefit and by month, February 1951–February 1952, and monthly benefits awarded by type of benefit, February 1952**

[Amounts in thousands; data corrected to Mar. 27, 1952]

Item	Total		Old-age		Wife's or husband's		Child's		Widow's or widower's		Mother's		Parent's	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
<b>Monthly benefits in current-payment status at end of month:</b>														
<b>1951</b>														
February.....	3,706,586	\$134,090.8	1,912,170	\$82,843.8	548,047	\$12,790.4	729,616	\$20,033.9	325,555	\$11,872.2	176,156	\$5,908.8	15,042	\$551.8
March.....	3,809,165	137,258.9	1,971,703	84,971.8	563,346	13,087.0	746,247	20,418.5	332,539	12,114.0	179,877	6,100.9	15,453	566.7
April.....	3,890,018	139,636.9	2,016,135	86,496.1	575,098	13,304.9	760,097	20,732.2	338,539	12,315.9	183,719	6,207.7	15,830	580.1
May.....	3,968,900	141,881.2	2,055,581	87,842.9	586,829	13,510.5	776,336	21,059.9	345,112	12,519.9	188,081	6,348.3	16,361	599.7
June.....	4,033,583	143,708.8	2,090,668	89,000.0	596,098	13,674.0	787,311	21,282.4	350,343	12,683.3	192,357	6,452.8	16,806	616.3
July.....	4,098,870	145,720.2	2,129,909	90,390.7	606,188	13,872.8	794,875	21,425.9	355,678	12,858.5	194,925	6,537.6	17,295	624.8
August.....	4,176,535	148,118.8	2,176,036	92,025.0	618,128	14,108.4	804,807	21,632.4	361,970	13,071.2	197,712	6,625.8	17,882	656.5
September.....	4,232,453	149,914.8	2,204,016	93,072.6	625,736	14,259.9	816,746	21,948.3	367,728	13,270.4	199,835	6,688.2	18,392	675.3
October.....	4,290,791	151,825.5	2,231,141	94,132.8	634,319	14,442.7	830,587	22,329.6	374,460	13,505.0	201,437	6,723.7	18,847	691.6
November.....	4,332,176	153,214.3	2,252,293	94,977.1	640,241	14,573.3	838,861	22,545.4	379,291	13,674.2	202,415	6,741.9	19,135	702.3
December.....	4,378,985	154,791.1	2,278,470	96,008.3	646,890	14,709.5	846,247	22,739.2	384,265	13,849.1	203,782	6,778.8	19,331	709.1
<b>1952</b>														
January.....	4,433,279	156,720.9	2,306,964	97,231.4	654,335	14,878.8	855,931	22,984.6	390,731	14,076.5	205,739	6,831.0	19,559	717.7
February.....	4,475,765	158,172.1	2,328,336	98,103.7	658,921	14,979.6	864,477	23,198.4	397,107	14,299.5	207,167	6,866.3	19,757	724.6
Monthly benefits awarded in February 1952.....	77,234	2,565.9	34,828	1,425.2	12,071	264.2	15,979	384.2	8,252	290.0	5,745	159.5	359	12.7

<sup>1</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit.

#### FARM OPERATORS (Continued from page 9)

when the financial burdens of the farm operator are particularly heavy and when he needs every available cent to reduce his farm indebtedness and to put his farm generally on a stable financial footing. By the time this period of stringency is over, the farmer may be unable, because of age or ill health, to purchase life insurance at a price he can afford.

Moreover, many farmers hesitate to buy life insurance because of the instability of their income. A year or two of poor crops or unfavorable prices may make it difficult, if not impossible, for a farmer to continue the premiums on a policy of any considerable size. Because a substantial portion of the premiums in the early years are used to defray first costs, such as the agent's commission and the cost of medical examination, a policy that is dropped or lapsed shortly after being taken out offers very little cash-surrender value or extended-term protection.

From the over-all viewpoint, it appears that the ability of farm oper-

ators to meet the economic consequences of old age and premature death through their own financial resources is not appreciably better than that of most other employed groups. Certainly, farmers have a lower level of money income and carry less life insurance than any other major occupational group. While their net worth is greater than that of the average member of the labor force, mainly because of the fact that entry into farming often requires considerable investment, such an advantage disappears when a comparison is made between self-employed farmers and the urban self-employed. Moreover, because of the many difficulties involved in relying upon farm ownership for economic security, only a minority of the farmers can make adequate provisions for the future well-being of themselves and their families out of the net worth and equity built up in their farms.

#### Summary

In this article, the economic security of farm operators is described in terms of some of the differentiating

features of farm and nonfarm employment. From a comparison of personal characteristics, it is ascertained that farm operators as a group include a greater proportion of men—older persons, married men, and individuals with large families than does the labor force in general. A further comparison indicates that the risk that old age or premature death will deprive a family of vital earning power is just as great for farm operators as for nonfarm workers. Indeed, because of the larger proportion of older workers and the larger average family size, the total magnitude of these risks borne by farm operators as an occupational group may be greater than that of persons engaged in other occupations. At the same time, an examination of the financial resources available to meet these risks reveals that the position of self-employed persons in agriculture is not appreciably better than that of most employed groups in the economy. In the light of these facts the old adage that farming as a way of life provides its own security seems at best an open question.

Table 6.—Old-age and survivors insurance: Number and amount of monthly benefits in current-payment status<sup>1</sup> as of December 31, 1951, by type of benefit and by State

Region and State <sup>2</sup>	Total		Old-age		Wife's or husband's		Child's		Widow's or widower's		Mother's		Parent's	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Total.....	4,378,985	\$154,791,056	2,278,470	\$96,008,332	646,890	\$14,709,516	846,247	\$22,739,210	384,265	\$13,849,067	203,782	\$6,775,825	19,331	\$700,106
Region I.....	389,964	14,843,083	217,316	9,702,072	61,316	1,494,661	53,590	1,544,362	41,617	1,531,498	14,824	520,740	1,301	49,750
Connecticut.....	78,935	3,189,384	43,539	2,067,240	12,614	325,727	10,234	321,203	9,436	360,345	2,828	103,655	284	11,214
Maine.....	38,792	1,310,763	21,526	861,029	5,988	129,363	6,487	159,980	3,154	108,930	1,503	46,611	134	4,850
Massachusetts.....	201,192	7,757,044	112,555	5,072,878	31,581	781,409	26,712	788,428	21,802	805,934	7,869	282,509	673	25,888
New Hampshire.....	23,633	833,436	13,495	557,889	3,613	80,863	3,538	92,999	2,117	73,135	806	26,292	64	2,258
Rhode Island.....	34,455	1,316,175	19,285	865,499	5,514	134,199	4,384	126,142	3,274	141,292	1,285	44,685	113	4,358
Vermont.....	12,957	436,261	6,916	277,537	2,006	43,100	2,235	55,610	1,234	41,862	533	16,988	33	1,194
Region II.....	1,071,001	40,843,038	578,014	25,890,579	164,996	4,023,357	161,565	4,830,007	114,035	4,207,143	47,703	1,714,774	4,688	178,078
Delaware.....	10,261	378,553	5,542	240,082	1,503	36,329	1,730	48,135	1,037	38,322	401	13,923	48	1,765
New Jersey.....	174,002	6,836,542	93,416	4,307,841	27,648	695,568	24,859	781,198	20,181	759,435	7,144	263,673	754	29,427
New York.....	604,571	19,172,272	283,368	12,478,465	76,143	1,837,719	69,013	2,079,340	52,904	1,938,820	20,941	783,742	2,202	84,196
Pennsylvania.....	382,167	14,456,571	195,688	8,864,191	59,702	1,453,744	65,963	1,921,334	39,913	1,470,566	19,217	684,036	1,684	62,700
Region III.....	289,916	9,234,528	125,630	5,031,723	35,845	752,570	85,638	2,047,711	21,398	736,912	19,531	600,817	1,874	64,795
Dist. of Col.....	16,409	578,529	8,551	356,306	1,820	42,286	3,446	90,110	1,668	60,020	868	27,890	56	1,917
Maryland.....	61,502	2,184,520	30,590	1,284,382	8,113	188,334	12,927	361,352	6,277	225,449	3,265	113,055	330	11,948
North Carolina.....	74,491	2,094,320	29,162	1,063,401	8,454	157,096	26,225	563,652	4,427	139,417	5,701	153,263	522	17,491
Puerto Rico.....	799	20,634	92	3,158	13	278	459	10,021	8	309	175	4,925	52	1,943
Virgin Islands.....	36	826	10	437	3	61	18	205	2	63	3	70	0	0
Virginia.....	70,957	2,192,676	30,368	1,182,351	8,647	177,250	21,538	497,355	5,249	179,259	4,666	139,899	489	16,562
West Virginia.....	65,722	2,163,023	26,857	1,141,688	8,795	187,275	21,025	525,016	3,767	132,395	4,853	161,715	425	14,634
Region IV.....	531,284	19,329,976	265,069	11,569,916	81,655	1,922,916	107,581	3,027,389	49,754	1,849,438	25,211	884,391	2,011	75,926
Kentucky.....	69,426	2,070,966	29,419	1,113,970	9,218	176,052	21,391	481,062	4,367	147,125	4,564	135,448	467	16,379
Michigan.....	190,946	7,189,797	95,507	4,271,769	28,993	703,181	38,680	1,170,078	17,908	679,777	9,195	341,293	603	23,000
Ohio.....	279,912	10,069,213	140,143	6,184,177	43,447	1,042,788	47,510	1,376,219	27,419	1,022,536	11,482	407,650	941	35,848
Region V.....	569,635	20,605,337	304,431	12,910,750	88,006	2,041,922	97,804	2,822,704	53,793	1,950,660	22,849	798,913	2,152	80,388
Illinois.....	270,252	10,153,781	145,273	6,392,565	40,479	968,595	45,197	1,356,440	27,365	1,005,975	10,761	385,557	1,177	44,649
Indiana.....	126,537	4,386,567	65,946	2,698,787	20,125	446,486	23,797	659,532	11,171	394,252	5,097	172,849	401	14,961
Minnesota.....	72,064	2,481,959	39,437	1,584,581	11,363	249,385	12,830	333,097	5,706	205,217	3,031	101,650	217	8,029
Wisconsin.....	100,762	3,583,030	53,775	2,234,817	16,539	377,456	16,480	473,635	9,551	345,216	3,960	138,857	357	13,049
Region VI.....	361,399	10,692,949	161,741	6,064,910	46,215	906,800	106,961	2,314,738	20,440	665,967	23,433	652,352	2,609	88,182
Alabama.....	65,451	1,848,159	26,495	960,191	7,868	142,997	22,056	474,318	3,809	111,456	4,972	140,626	551	18,571
Florida.....	98,426	3,388,606	54,600	2,270,860	16,017	362,166	17,473	425,162	5,753	198,570	3,880	120,319	332	11,529
Georgia.....	65,251	1,815,204	26,642	942,237	6,989	129,077	22,533	477,455	3,816	122,393	4,741	126,502	530	17,540
Mississippi.....	29,363	751,610	12,248	383,573	3,470	56,498	9,754	191,849	1,349	40,692	2,183	56,783	357	12,215
South Carolina.....	38,136	1,022,628	13,361	453,760	3,663	66,788	15,415	312,315	2,128	67,094	3,257	82,249	312	10,422
Tennessee.....	65,143	1,866,742	28,395	1,014,289	8,208	149,274	19,730	433,639	3,885	125,762	4,398	125,873	527	17,908
Region VII.....	251,478	8,171,122	136,083	5,155,929	39,782	815,133	43,967	1,142,237	20,787	709,629	9,848	311,634	1,008	36,560
Iowa.....	59,197	1,889,065	31,948	1,182,889	9,710	194,096	10,161	288,262	4,896	164,064	2,289	72,771	193	6,983
Kansas.....	43,009	1,349,034	22,820	835,908	7,122	139,454	7,966	209,061	3,187	103,677	1,770	55,930	144	5,004
Missouri.....	108,120	3,677,958	59,348	2,367,300	16,593	359,726	17,941	466,735	9,720	345,836	4,003	129,220	515	19,141
Nebraska.....	25,256	785,135	13,771	496,299	4,122	80,243	4,295	111,292	1,985	63,884	980	29,894	103	3,523
North Dakota.....	6,850	197,906	3,536	119,497	950	17,027	1,578	36,750	377	12,080	388	11,590	27	962
South Dakota.....	9,037	272,024	4,660	164,036	1,285	24,587	2,026	50,137	622	20,088	418	12,226	26	947
Region VIII.....	280,691	8,332,128	128,557	4,614,269	35,878	666,446	80,986	1,940,882	15,818	520,778	17,839	532,492	1,613	57,261
Arkansas.....	35,204	954,776	16,990	562,121	4,965	82,145	9,398	198,508	1,638	49,954	1,920	52,615	273	9,433
Louisiana.....	52,086	1,561,719	23,805	864,587	6,128	116,364	14,905	349,155	3,269	109,247	3,604	109,149	375	13,217
New Mexico.....	10,480	291,805	3,875	138,735	1,021	18,732	4,228	94,007	367	13,201	884	24,363	75	2,767
Oklahoma.....	45,126	1,360,044	22,125	790,706	6,359	118,950	11,585	287,762	2,427	80,898	2,442	74,863	188	6,865
Texas.....	137,795	4,163,784	61,762	2,258,120	17,405	330,255	40,870	1,011,480	8,067	267,478	8,989	271,502	702	24,979
Region IX.....	84,792	2,794,800	43,764	1,695,293	12,132	252,440	19,024	509,987	5,776	204,030	3,775	121,945	301	11,105
Colorado.....	35,310	1,189,407	18,696	741,682	5,307	113,561	7,141	191,473	2,573	91,392	1,485	47,374	108	3,925
Idaho.....	13,391	409,548	7,029	250,767	1,846	34,697	3,227	83,200	682	22,028	552	16,852	55	2,004
Montana.....	14,576	485,925	7,939	304,633	1,908	39,403	2,948	78,769	1,120	40,982	591	19,561	70	2,677
Utah.....	15,923	522,552	7,009	278,216	2,309	40,973	4,462	122,121	1,098	39,149	930	31,017	55	2,076
Wyoming.....	5,592	187,368	3,091	119,995	722	14,806	1,246	34,424	303	10,479	217	7,141	13	528
Region X.....	530,156	10,220,219	307,523	12,890,210	77,170	1,755,502	87,032	2,503,371	38,942	1,403,062	17,978	611,108	1,511	56,936
Alaska.....	2,200	71,639	1,297	49,991	104	1,981	682	16,103	41	1,419	72	1,984	4	161
Arizona.....	18,191	599,922	8,473	341,498	2,233	47,965	5,288	136,041	960	34,756	1,141	36,182	96	3,480
California.....	354,836	13,026,604	208,170	8,772,696	51,668	1,192,306	55,100	1,633,255	27,195	985,760	11,670	403,365	1,036	39,222
Hawaii.....	10,439	322,544	4,974	193,777	1,135	21,707	3,180	70,595	440	14,884	680	20,500	30	1,081
Nevada.....	4,304	152,554	2,548	102,251	394	8,555	952	27,502	236	8,551	157	5,068	17	627
Oregon.....	55,753	1,966,013	32,390	1,327,634	8,612	187,856	9,059	254,936	3,810	131,835	1,731	58,092	151	5,600
Washington.....	84,430	3,080,943	40,671	2,102,363	13,624	295,132	12,711	364,939	6,260	225,887	2,527	85,917	177	6,705
Foreign.....	18,672	722,076	10,342	482,681	3,272	77,769	2,099	55,822	1,905	69,920	791	26,659	263	10,125

<sup>1</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit.

<sup>2</sup> Beneficiary's State of residence as of Dec. 31, 1951.



Table 7.—Employment security: Selected data on nonfarm placements and unemployment insurance claims and benefits, by State, February 1952

[Corrected to Mar. 26, 1952]

Region and State	Nonfarm placements	Initial claims <sup>1</sup>		Weeks of unemployment covered by continued claims		Compensated unemployment					Average weekly insured unemployment under all State programs
		Total	Women	Total	Women	All types of unemployment <sup>2</sup>			Total unemployment		
						Weeks compensated	Benefits paid <sup>3</sup>	Average weekly number of beneficiaries	Weeks compensated	Average weekly payment	
Total	427,200	870,384	307,896	5,483,269	2,028,905	4,815,067	\$105,022,670	1,146,445	4,480,374	\$22.44	1,284,131
Region I:											
Connecticut	7,158	11,354	5,320	63,411	31,490	52,513	1,075,911	12,508	49,910	20.97	15,028
Maine	1,976	5,074	1,659	37,616	15,675	34,158	586,576	8,133	31,249	16.20	9,205
Massachusetts	17,166	41,852	16,932	258,863	97,450	237,675	5,005,015	56,889	220,932	24.49	60,968
New Hampshire	1,386	3,970	1,607	28,643	14,909	26,125	502,722	6,220	23,127	20.51	6,982
Rhode Island	2,257	15,705	8,116	78,628	40,086	74,822	1,640,455	17,515	72,271	22.35	18,635
Vermont	713	1,289	506	9,683	3,445	9,631	193,823	2,298	8,910	20.83	2,305
Region II:											
New Jersey	9,400	37,979	15,069	226,973	105,289	239,231	5,413,544	56,960	219,290	23.54	54,728
New York	61,400	184,975	80,465	877,288	381,620	815,643	18,610,608	194,201	744,054	23.86	206,624
Puerto Rico	1,006										
Virgin Islands	76										
Region III:											
Delaware	974	1,011	376	7,197	2,192	6,586	125,062	1,568	6,146	19.55	1,702
Pennsylvania	14,550	80,787	25,441	456,993	161,499	405,370	9,703,546	96,817	382,392	23.64	106,854
Region IV:											
District of Columbia	3,032	2,445	660	12,736	3,713	10,598	192,193	2,523	10,464	18.15	3,048
Maryland	8,872	8,871	3,347	64,293	20,368	48,150	944,692	11,464	43,665	20.49	11,500
North Carolina	10,576	24,605	13,475	118,418	70,447	114,591	1,775,810	27,294	108,497	18.81	28,400
Virginia	6,544	6,683	3,034	38,921	19,172	34,689	559,494	8,259	32,065	16.83	9,300
West Virginia	1,763	8,528	1,394	66,702	15,498	57,366	1,025,463	13,659	51,629	18.71	15,746
Region V:											
Alabama	9,711	8,690	2,008	63,066	18,056	47,305	778,589	11,263	44,611	16.82	15,110
Florida	15,035	7,497	2,041	40,579	14,598	20,790	348,565	4,950	19,773	17.00	6,630
Georgia	10,412	10,381	4,614	71,530	40,157	51,820	837,882	12,336	48,906	16.50	15,325
Mississippi	6,244	7,968	2,206	53,309	11,018	41,229	686,838	9,816	38,915	18.73	12,941
South Carolina	7,314	8,115	3,244	55,687	27,895	45,465	806,005	10,825	42,476	18.23	12,235
Tennessee	8,401	14,015	4,784	141,576	56,285	111,096	1,844,278	26,491	105,664	16.83	31,444
Region VI:											
Kentucky	2,212	11,344	2,860	81,831	21,333	64,943	1,115,307	15,463	62,258	17.43	19,066
Michigan	8,505	44,075	10,019	335,231	90,535	262,849	7,870,189	69,726	285,942	27.21	73,731
Ohio	20,161	29,254	10,782	202,074	85,397	172,240	3,048,924	41,010	160,192	22.69	47,789
Region VII:											
Illinois	14,234	36,844	12,354	267,963	104,738	232,154	4,951,526	55,275	195,307	23.17	63,305
Indiana	8,928	19,949	5,288	100,461	34,725	86,211	1,925,111	20,526	80,415	23.05	25,797
Wisconsin	7,237	8,367	2,528	75,570	25,101	68,066	1,060,863	16,206	62,539	24.33	17,537
Region VIII:											
Minnesota	7,346	11,777	2,949	109,728	28,194	94,256	1,742,062	22,442	89,147	18.88	26,653
Montana	1,553	2,666	578	27,751	5,734	24,205	449,294	5,763	24,205	18.56	6,799
North Dakota	1,166	1,046	163	15,496	1,769	15,537	374,032	3,699	14,354	24.62	3,699
South Dakota	1,116	929	189	8,113	1,457	6,872	137,581	1,636	6,424	20.43	1,942
Region IX:											
Iowa	5,219	4,726	1,492	39,703	11,511	33,901	700,222	8,048	30,617	21.59	8,941
Kansas	7,066	3,475	972	29,025	8,828	22,472	491,499	5,350	20,694	22.59	5,461
Missouri	11,920	13,323	4,509	101,888	37,708	82,310	1,565,030	19,599	75,192	19.96	24,801
Nebraska	3,356	2,025	529	22,511	4,680	19,024	424,638	4,744	19,168	21.73	5,140
Region X:											
Arkansas	8,606	9,073	1,755	65,295	12,398	48,571	823,016	11,565	45,582	17.22	15,508
Louisiana	6,714	12,888	2,130	89,545	17,415	62,153	1,208,568	14,796	57,819	21.55	21,474
Oklahoma	10,349	7,535	1,625	46,578	13,011	33,472	617,796	7,970	31,593	18.67	11,218
Texas	43,477	12,154	3,110	63,143	21,940	40,728	671,006	9,696	38,737	18.63	15,067
Region XI:											
Colorado	4,607	1,923	445	11,430	2,615	8,506	174,901	2,025	8,070	20.89	2,794
New Mexico	3,621	1,303	296	11,012	1,561	10,108	307,855	2,407	9,756	20.81	2,617
Utah	2,890	2,667	627	24,747	7,701	21,452	530,655	5,108	20,015	25.30	4,821
Wyoming	629	1,066	213	6,702	1,371	5,894	145,040	1,389	5,396	25.44	1,635
Region XII:											
Arizona	3,873	2,915	769	13,464	4,056	7,569	157,820	1,802	7,261	21.08	3,242
California	28,577	98,245	37,939	621,091	255,642	540,757	12,140,832	128,752	508,001	23.05	148,098
Hawaii	885	1,522	614	13,565	7,950	12,167	204,140	2,897	8,323	20.06	(*)
Nevada	1,538	1,466	478	9,155	3,149	9,111	216,332	2,169	8,465	24.43	2,011
Region XIII:											
Alaska	420	1,799	319	14,140	1,863	15,611	486,346	3,717	15,225	31.37	(*)
Idaho	1,680	2,652	555	30,940	4,684	27,127	623,324	6,459	26,353	23.12	7,280
Oregon	3,636	14,140	2,435	120,371	23,147	116,814	2,575,002	27,813	111,499	22.49	27,647
Washington	4,113	16,699	3,436	168,734	37,547	154,393	3,618,099	36,760	148,446	23.62	38,418

<sup>1</sup> Excludes transitional claims.

<sup>2</sup> Total, part-total, and partial.

<sup>3</sup> Not adjusted for voided benefit checks and transfers under interstate combined-wage plan.

<sup>4</sup> Excludes Alaska and Hawaii.

<sup>5</sup> Includes \$330,180 paid to claimants from whom benefits had been formerly withheld because of receipt of old-age pensions from employers.

<sup>6</sup> Data not available.

Source: Department of Labor, Bureau of Employment Security, and affiliated State agencies.

Table 8.—Public assistance in the United States, by month, February 1951–February 1952<sup>1</sup>

(Exclusive of vendor payments for medical care and cases receiving only such payments)

Year and month	Total	Old-age assistance	Aid to dependent children		Aid to the blind	Aid to the permanently and totally disabled <sup>1</sup>	General assistance	Total	Old-age assistance	Aid to dependent children (families)	Aid to the blind	Aid to the permanently and totally disabled <sup>1</sup>	General assistance	
			Families	Recipients										
				Total <sup>2</sup>										Children

Number of recipients													Percentage change from previous month				
1951																	
February		2,777,783	651,959	2,237,055	1,064,241	95,066	74,567	421,000	-0.2	-0.2	(0)	+5.4	-1.0				
March		2,771,678	651,372	2,235,293	1,058,082	95,905	80,002	412,000	-0.2	-0.1	-0.2	+7.3	-2.1				
April		2,760,733	645,856	2,217,521	1,051,055	96,975	87,845	394,000	-0.4	-0.8	+1.1	+0.8	-0.8				
May		2,754,953	640,679	2,197,806	1,037,341	96,990	97,079	385,000	-0.2	-0.8	(0)	+10.5	-7.6				
June		2,745,344	632,691	2,170,808	1,017,096	97,024	104,230	385,000	-0.3	-1.2	(0)	+7.4	-5.6				
July		2,737,701	618,400	2,122,586	1,031,434	97,256	108,907	324,000	-0.3	-2.3	+0.2	+4.5	-8.3				
August		2,732,021	612,136	2,103,208	1,007,218	97,349	111,329	319,000	-0.2	-1.0	+0.1	+2.2	-1.4				
September		2,722,933	606,078	2,064,104	1,035,249	97,158	113,049	311,000	-0.3	-1.0	-0.2	+1.5	-2.6				
October		2,711,629	597,249	2,055,463	1,032,255	97,185	114,923	311,000	-0.4	-1.5	(0)	+1.7	(0)				
November		2,705,125	591,992	2,039,163	1,030,326	97,221	115,284	316,000	-0.2	-0.9	(0)	+2.9	+1.6				
December		2,701,080	591,844	2,041,473	1,022,930	97,179	124,419	323,000	-0.1	(0)	(0)	+5.2	+2.2				
1952																	
January		2,693,957	593,618	2,047,286	1,027,796	97,215	128,493	336,000	-0.3	+0.3	(0)	+3.3	+5.0				
February		2,685,066	594,042	2,050,553	1,031,121	97,144	131,779	336,000	-0.3	+0.1	-0.1	+2.6	-0.9				
Amount of assistance													Percentage change from previous month				
1951																	
February	\$194,433,144	\$119,132,204		\$47,858,360		\$4,454,305	\$3,383,275	\$19,605,000	-0.3	-0.8	+1.1	+0.3	+6.7				
March	194,537,333	118,948,665		48,068,503		4,448,593	3,596,562	19,455,000	+1.1	-0.2	+0.5	-0.1	+6.3				
April	191,950,326	118,271,187		47,622,017		4,495,494	3,946,628	17,715,000	-1.3	-0.6	-1.2	+1.1	+9.7				
May	191,042,838	118,930,667		47,023,317		4,623,461	4,399,393	16,166,000	-0.5	+0.6	-1.0	+0.6	+11.5				
June	189,320,531	118,066,891		46,885,131		4,637,435	4,677,074	15,054,000	-0.9	-0.2	-1.4	+0.3	+6.3				
July	188,144,403	119,305,221		45,003,226		4,636,052	4,847,904	14,452,000	-0.6	+0.5	-3.0	(0)	+3.7				
August	188,194,866	119,308,258		44,745,286		4,658,093	4,980,220	14,633,000	(0)	(0)	-0.6	+0.5	+2.1				
September	188,364,274	119,841,541		44,819,189		4,667,563	5,180,981	13,985,000	+1.1	+0.4	+0.2	+0.2	+4.1				
October	189,755,153	120,746,862		44,675,023		4,640,500	5,274,768	14,418,000	+0.7	+0.8	-0.3	+1.6	+2.4				
November	189,739,721	120,440,700		44,575,407		4,663,332	5,431,282	14,629,000	(0)	-0.3	-0.2	+0.5	+3.0				
December	190,818,675	120,299,184		44,864,190		4,671,872	5,779,429	15,204,000	+0.6	-0.1	+0.6	+0.2	+6.4				
1952																	
January	192,061,883	120,070,990		45,115,621		4,808,443	5,934,820	16,129,000	+0.7	-0.2	+0.6	+2.9	+4.1				
February	192,332,254	120,215,489		45,275,761		4,840,382	6,097,622	15,908,000	+0.1	+0.1	+0.3	+0.7	+2.7				

<sup>1</sup> For definition of terms see the Bulletin, January 1951, p. 21. All data subject to revision.<sup>2</sup> Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in

determining the amount of assistance.

<sup>3</sup> Program initiated in October 1950 under Public Law 734.<sup>4</sup> Increase of less than 0.05 percent.<sup>5</sup> Decrease of less than 0.05 percent.PUBLIC MEDICAL INSTITUTIONS  
(Continued from page 17)

care, since such persons have never been considered inmates of public institutions under most State laws or under the Social Security Act. As of November 1951, 22 States had either changed their policies or had instituted claims for Federal participation in payments formerly made entirely from State or local funds.

As a result, at that time about 10,000 recipients of public assistance were patients in approximately 185 public medical institutions; 81 percent were receiving old-age assistance, 16 percent were receiving aid to the permanently and totally disabled, and 3 percent were recipients of aid to the blind.

More than 6,000 or about 60 percent of these recipients were in two States

(New York and Illinois). In seven of the 22 States the number of recipients who were patients in public medical institutions ranged from about 300 to 700. Of the remaining 13 States, several apparently were not actually making payments under their revised policies; others were assisting a few persons—in no instance more than 150—who were patients in public medical institutions.



**Table 9.—Amount of vendor payments for medical care for recipients of public assistance, by program and State, December 1951<sup>1</sup>**

State <sup>2</sup>	Old-age assistance	Aid to dependent children	Aid to the blind	Aid to the permanently and totally disabled	General assistance <sup>3</sup>
Alaska				( <sup>4</sup> )	\$7,772
Calif.				( <sup>4</sup> )	45,354
Conn.	\$139,823	\$64,634	\$3,356	( <sup>4</sup> )	( <sup>4</sup> )
Del.		638		( <sup>4</sup> )	105
D. C.	815		6	111	105
Ill.	689,828	74,115	17,916	24,673	374,637
Ind.	293,838	48,066	8,838	( <sup>4</sup> )	187,720
Iowa				( <sup>4</sup> )	127,323
Kans.	111,097	28,180	2,608	15,880	46,456
La.		2,881	118	1,266	626
Maine				( <sup>4</sup> )	37,622
Mas.	363,185	44,884		80,708	196,614
Mich.				( <sup>4</sup> )	56,511
Minn.	587,513	38,567	8,567	( <sup>4</sup> )	( <sup>4</sup> )
Mont.				( <sup>4</sup> )	122,871
Nebr.	148,088	8,863	433	( <sup>4</sup> )	5,250
Nev.	1,663			( <sup>4</sup> )	( <sup>4</sup> )
N. H. <sup>4</sup>	80,784	23,927	2,887	( <sup>4</sup> )	( <sup>4</sup> )
N. J.		11,560		( <sup>4</sup> )	83,108
N. Y.	1,206,482	364,041	49,081	348,154	( <sup>4</sup> )
N. C.	9,303	5,813		2,346	96,589
N. Dak.	23,235	743		920	16,108
Ohio	208,680	6,810	7,888		788,533
Oreg.					121,639
R. I.					18,986
S. C.					7,918
Utah	663	258	12	29	118
V. I.	118	46	8	4	22
Va.					2,991
Wis.	269,883	79,387	7,868	5,786	93,066

<sup>1</sup> For December data excluding vendor payments for medical care, see the *Bulletin*, March 1952.

<sup>2</sup> Excludes States that either made no vendor payments for medical care for December or did not report such payments. For the special types of public assistance, figures in italics represent payments made without Federal participation.

<sup>3</sup> In all States except California, Illinois, Louisiana, Massachusetts, Nevada, New Jersey, Utah, and the Virgin Islands includes payments made on behalf of recipients of the special types of public assistance.

<sup>4</sup> No program for aid to the permanently and totally disabled.

<sup>5</sup> Data not available.

<sup>6</sup> Includes premiums paid into pooled fund as well as payments for services provided in earlier months.

**Table 10.—Average payments including vendor payments for medical care and average amount of vendor payments per assistance case, by program and State, December 1951<sup>1</sup>**

State <sup>2</sup>	Old-age assistance		Aid to dependent children (per family)		Aid to the blind		Aid to the permanently and totally disabled	
	All assistance	Vendor payments for medical care	All assistance	Vendor payments for medical care	All assistance	Vendor payments for medical care	All assistance	Vendor payments for medical care
Conn.	\$68.09	\$7.33	\$120.53	\$12.66	\$78.82	\$10.86	( <sup>4</sup> )	( <sup>4</sup> )
Del.			51.49	.92				
D. C.	48.27	.06			51.37	.08	\$53.76	\$0.01
Ill.	52.56	5.98	114.55	3.29	57.69	4.33	58.80	10.33
Ind.	41.28	6.39	71.06	5.44	42.67	4.96	( <sup>4</sup> )	( <sup>4</sup> )
Kans.	52.67	2.94	87.77	6.55	53.57	4.15	54.14	8.86
La.			59.64	.12	44.53	.06	39.07	1.00
Mas.	67.14	2.97	121.36	2.48			80.46	27.05
Minn.	55.13	10.54	108.22	4.95	70.49	7.28	( <sup>4</sup> )	( <sup>4</sup> )
Nebr.	52.53	6.56	92.41	3.68	64.28	.67	( <sup>4</sup> )	( <sup>4</sup> )
Nev.	55.11	.69					( <sup>4</sup> )	( <sup>4</sup> )
N. H. <sup>4</sup>	51.99	8.00	115.23	11.50	56.72	7.00	( <sup>4</sup> )	( <sup>4</sup> )
N. J.			101.64	5.89				
N. Y.	63.81	10.12	119.69	6.85	72.96	11.58	71.17	13.03
N. C.	23.78	1.18	46.81	.35			27.66	.87
N. Dak.	53.26	2.88	91.51	.45	55.55	2.02	59.55	1.54
Ohio	50.85	1.78	68.71	.49	50.59	8.00		
Utah	53.33	.07	107.95	.09	58.30	.05	54.23	.08
V. I.	15.30	.18	20.23	.20	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )
Wis.	53.52	5.21	121.17	5.50	60.02	5.83	70.36	6.88

<sup>1</sup> For December data excluding vendor payments for medical care, see the *Bulletin*, March 1952. All averages based on cases receiving money payments, vendor payments for medical care, or both. Averages for general assistance not computed here because of difference among States in policy or practice regarding use of general assistance funds to pay medical bills for recipients of the special types of public assistance. Figures in italics represent payments made without Federal participation.

<sup>2</sup> Excludes States that made no vendor payments for medical care for December or did not report such payments.

<sup>3</sup> No program for aid to the permanently and totally disabled.

<sup>4</sup> Average payment computed on base excluding payments for services provided before the pooled fund was established.

<sup>5</sup> Average payment not computed on base of less than 50 recipients.

(Continued from page 19)

Child Care Services—An Underlying Philosophy." *Child Welfare*, New York, special issue, Feb. 1952, pp. 2-9. 35 cents.

KEATING, VAL M. "ADC Demands Our Study." *Child Welfare*, New York, Vol. 31, Mar. 1952, p. 9 ff. 35 cents.

Urges that the current program be carefully examined and evaluated and that suggestions for improvement take the place of destructive criticism.

MANNERING, JOHN W. *Incapacitation as a Cause of Dependency in the Aid to Dependent Children Program: A Study of Administrative Experience in Wisconsin*. Madison: State Department of Public Welfare, Division of Public Assistance, July 1, 1951. 88 pp. Processed.

NORMAN, SHERWOOD. *The Detention of Children in Michigan: A Study*

Requested by the Michigan Probate Judges Association. New York: National Probation and Parole Association, 1952. 79 pp.

The types of facilities available for detention of children in the State, the care given in these facilities, and the advisability of establishing regional detention homes.

WEEKS, GENEVIEVE C. "A Study of ADC Children Living with Relative in Loco Parentis." *Public Welfare in Indiana*, Indianapolis, Vol. 62, Jan. 1952, pp. 15-19.

### Health and Medical Care

CAMPBELL, RITA RICARDO, and CAMPBELL, W. GLENN. "Compulsory Health Insurance: The Economic Issues." *Quarterly Journal of Economics*, Cambridge, Mass., Vol. 66, Feb. 1952, pp. 1-24. \$1.25.

CLIFTON, C. STANLEY. "Report on Old People in Minnesota Nursing Homes." *Minnesota Welfare*, St.

Paul, Vol. 7, Dec. 1951, pp. 10-13.

HANLON, JOHN J. *Principles of Public Health Administration*. St. Louis: C. V. Mosby Company, 1950. 506 pp. \$8.

"The Second International Gerontological Congress: Public Health Aspects in Brief." *Public Health Reports*, Washington, Vol. 67, Feb. 1952, pp. 127-141. 55 cents.

Summaries of 24 papers presented at the meeting held in St. Louis in September 1951.

"Sickness Beneficiaries in 1950-51." *Monthly Review* (Railroad Retirement Board), Chicago, Vol. 13, Feb. 1952, pp. 30-35.

"Sickness Insurance—When a Railroad Employee Becomes Ill." *Monthly Review* (Railroad Retirement Board), Chicago, Vol. 13, Feb. 1952, pp. 26-29.

Summarizes the experience of two claimants to show how the sickness insurance program works.

**Table 11.—Old-age assistance: Recipients and payments to recipients, by State, February 1952**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	January 1952 in—		February 1951 in—	
				Number	Amount	Number	Amount
Total <sup>1</sup>	2,685,066	\$120,215,489	\$44.77	-0.3	+0.1	-3.3	+0.9
Ala.	75,921	1,615,024	21.27	-1.2	-9	-6.7	-3.5
Alaska	1,646	93,206	56.63	-5	-6	+1.1	+10.9
Ariz.	13,941	686,397	49.24	-7	-8	-4.3	-9.4
Ark.	58,931	1,269,179	21.54	-6	+2	-14.5	-28.8
Calif.	273,687	18,172,892	66.40	-2	-3	-1	-1.8
Colo. <sup>2</sup>	52,154	3,689,884	70.75	-2	-2	+6	+6.2
Conn.	18,330	1,129,168	61.60	-2.0	-2.3	-8.3	-5.8
Del.	1,620	52,370	32.33	-1.2	-4	+1.7	+14.6
D. C.	2,774	134,308	48.42	-3	+3	-2.4	+5.3
Fla.	67,869	2,694,990	39.24	-5	-3	-2.2	-4.0
Ga.	95,296	2,966,427	31.13	-1	( <sup>3</sup> )	-6.6	+21.7
Hawaii	2,246	74,294	33.08	-5	-2.1	-2.0	-3.2
Idaho	9,394	473,898	50.44	-7	-8	-18.0	-11.0
Ill.	113,016	4,840,191	42.83	-4	-3.6	-4.6	-7.0
Ind.	44,231	1,681,627	37.76	-1.1	-8	-12.6	-11.9
Iowa	48,420	2,476,713	51.15	-4	-1	-1.3	+2.2
Kans.	37,532	1,973,075	52.57	-1	( <sup>3</sup> )	-3.8	+3.2
Ky.	64,412	1,908,069	29.62	-1.1	-1.1	-4.2	+37.9
La.	119,134	5,560,995	46.68	+1	+3	+5	+4
Maine	14,395	619,159	43.01	-9	-8	-6.0	-5.7
Md.	11,368	462,697	40.69	-2	( <sup>3</sup> )	-2.6	+5.8
Mass.	100,418	6,936,871	69.08	-1.3	+3.6	-1.6	+9.8
Mich.	93,375	4,422,090	48.43	-3	+2	-4.1	+1.4
Minn.	54,814	2,496,999	45.59	-2	-1	-9	+5.0
Miss.	57,428	1,205,196	20.99	-1	+12.0	-5.7	+7.6
Mo.	132,194	5,739,724	43.42	-1	( <sup>3</sup> )	-1	+3
Mont.	11,312	580,720	51.34	-4	-4	-4.2	-8.6
Nebr.	22,014	1,014,988	46.11	-9	-1.1	-4.4	+1.6
Nev.	2,740	149,030	54.39	-9	-9	+4	+5.2
N. H.	6,935	305,358	44.03	-8	-1.5	-6.5	-10.3
N. J.	22,288	1,197,793	53.74	-5	+1.0	-6.2	+5.2
N. Mex.	10,698	421,406	39.39	( <sup>3</sup> )	+2	+2.2	+4.8
N. Y.	115,139	6,455,282	56.07	-4	-1.0	-1.5	+1.4
N. C.	51,777	1,229,746	23.75	-4	+1	-15.8	-9.8
N. Dak.	8,961	462,550	51.62	( <sup>3</sup> )	+2.1	-1.2	+1.2
Ohio	117,265	5,751,064	49.04	-5	-6	-3.6	+5.9
Okl.	96,953	4,686,984	48.52	-3	-4	-2.8	+4.4
Oreg.	22,802	1,302,469	57.12	-3	+2	-3.2	+6.8
Pa.	74,961	2,929,238	39.08	-9	-1	-9.7	-8.8
P. R.	26,898	203,970	7.58	+7.4	+7.0	+58.3	+56.8
R. I.	9,565	453,419	47.40	-6	-1	-3.9	+1.1
S. C.	42,615	1,162,551	27.28	-3	-2	+1.2	+11.2
S. Dak.	11,977	496,246	41.43	-4	+8	-2.2	+2.0
Tenn.	60,414	1,866,771	30.90	-3	-3	-8.6	-5.6
Tex.	219,270	7,323,262	33.40	-1	+15.5	-2.1	-1.1
Utah	9,777	642,512	65.49	-2	+3.8	-1.2	+20.2
Vt.	7,010	276,368	39.42	+2	+4	+6	+10.4
V. I. <sup>4</sup>	665	7,420	22.84	-6	+1	-3.2	+1.8
Va.	19,060	435,243	22.84	-6	+1	-3.2	+1.8
Wash.	67,929	4,192,674	61.72	-3	-5	-5.5	-6.3
W. Va.	25,903	751,852	29.03	-7	+13.0	-2.8	+6.9
Wis.	51,659	2,501,362	48.42	-3	+1	-1.2	+12.7
Wyo.	4,284	237,917	55.54	-4	-4	-2.4	-3.9

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. All data subject to revision.

<sup>2</sup> Includes 4,032 recipients under 65 years of age in Colorado and payments to these recipients. Such payments are made without Federal participation.

<sup>3</sup> Decrease of less than 0.05 percent.

<sup>4</sup> Increase of less than 0.05 percent.

<sup>5</sup> Estimated.

**Table 12.—Aid to the blind: Recipients and payments to recipients, by State, February 1952<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	January 1952 in—		February 1951 in—	
				Number	Amount	Number	Amount
Total <sup>1</sup>	97,144	\$4,840,382	\$49.83	-0.1	+0.7	+1.1	+8.7
Total, 51 States <sup>2</sup>	97,089	4,837,332	49.82	-0.1	+0.7	+4.1	+11.4
Ala.	1,514	36,283	23.96	-8	-8	-2.9	+5.7
Alaska	17	888	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
Ariz.	722	39,225	54.33	-1.6	-1.8	-19.4	-25.4
Ark.	1,883	50,514	26.83	+2	+1.4	-7.8	-25.2
Calif. <sup>4</sup>	11,522	939,556	81.64	+1	+1	+4.0	+3.4
Colo.	351	22,394	63.80	-1.1	-1.5	-5.6	+1.6
Conn.	306	20,465	66.88	-3	-1.8	+3.4	+6.7
Del.	224	10,213	45.59	+1.4	+1.8	+12.6	+15.3
D. C.	263	13,543	51.49	0	-1	+1.9	+8.4
Fla.	3,226	131,363	40.72	-1.0	-1.1	-2.8	-7.2
Ga.	2,916	104,797	35.94	+2	+2	+2.7	+20.1
Hawaii	114	4,593	40.29	-3.4	-4.1	+9	+7.3
Idaho	198	10,903	55.07	-2.9	-3.9	-4.8	-1.6
Ill.	4,080	203,774	49.94	( <sup>3</sup> )	-2.2	-3.9	+4
Ind.	1,732	67,224	38.81	-5	-5	-5.8	-5.3
Iowa	1,293	76,700	59.32	+2	+1	+3.2	+6.4
Kans.	620	34,594	55.80	-1.4	-4	-6.8	+1.9
Ky.	2,533	79,506	31.39	+7	+5	+2.8	+46.1
La.	1,886	85,278	45.22	+4	+9	+9	+4.0
Maine	596	27,323	45.84	-1.5	-1.1	-9.7	-8.7
Md.	474	21,557	45.48	-2.9	-3.1	-2.1	+7.3
Mass.	1,632	124,861	76.50	+8	+2.9	+6.7	+19.2
Mich.	1,875	100,589	53.65	+9	+1.1	+1.1	+5.5
Minn.	1,165	72,933	62.60	-8	-1.3	+2.4	+14.9
Miss.	2,808	72,267	25.73	+3	+3	+2	+8.8
Mo. <sup>5</sup>	2,977	148,850	50.00	+2.0	+2.0	+6.4	+32.9
Mont.	528	30,019	56.85	-1.5	-6	-4	-3.4
Nebr.	760	47,848	62.96	-1	( <sup>3</sup> )	+3.8	+14.0
Nev.	53	5,168	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
N. H.	304	14,937	49.13	+3	-1.4	-5.0	-7.3
N. J.	704	47,508	67.48	0	+6	+2.2	+12.8
N. Mex.	489	17,992	36.79	-2.0	-1.4	-6.3	-6.4
N. Y.	4,067	263,436	64.77	+1	+5	+1.3	+8.7
N. C.	4,443	152,275	34.27	-4	-1	+2.5	+2.7
N. Dak.	111	5,962	53.71	0	-1.6	+1.8	-3.4
Ohio	3,740	183,420	49.04	-6	-6	-3.8	+4.1
Okl.	2,584	132,500	51.28	0	-1	-3.0	+4.2
Oreg.	385	25,552	66.37	-8	-8	-2.5	+1.6
Pa.	15,355	772,215	50.29	-2	+3.3	-6	+25.9
P. R.	596	4,160	7.35	+2.7	+4.2	+7.8	+8.2
R. I.	187	10,853	58.04	-1.0	+2	-5	+5.5
S. C.	1,596	44,904	28.14	+2	+9	+1.3	+5.3
S. Dak.	210	8,138	38.75	-5	-7	-5.0	-1.4
Tenn.	2,776	105,077	37.85	+4	+4	+2.6	+2.7
Tex.	6,012	225,668	37.54	-2	+1.5	+22.3	+20.1
Utah	222	13,258	59.72	0	+2.4	+5.3	+30.4
Vt.	179	7,725	43.16	-6	-2	-3.2	+5.4
V. I. <sup>4</sup>	45	475	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
Va.	1,482	45,918	30.98	-7	-2	-8.1	+4
Wash. <sup>5</sup>	832	63,249	76.02	-1.1	-1.1	-1.7	-1.8
W. Va.	1,070	36,525	34.14	-7	+10.2	-5	+8.6
Wis.	1,343	73,177	54.49	+3	-1	-3.1	+9.0
Wyo.	99	5,266	53.09	( <sup>3</sup> )	( <sup>3</sup> )	-10.8	-14.8

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. Figures in italics represent programs administered without Federal participation. All data subject to revision.

<sup>2</sup> Data include recipients of payments made without Federal participation and payments to these recipients in California (556 recipients, \$40,179 in payments), in Washington (13 recipients, \$677 in payments), in Missouri (1,088 recipients, \$51,985 in payments), and in Pennsylvania (6,118 recipients, \$314,935 in payments). State plans for aid to the blind in Missouri and Pennsylvania were approved under the Social Security Act Amendments of 1950.

<sup>3</sup> States with plans approved by the Social Security Administration. In computing percentages, data for Missouri for February 1951 were excluded because the State did not have an approved plan in that month. See also footnote 2.

<sup>4</sup> Average payment not computed on base of less than 50 recipients; percentage change, on less than 100 recipients.

<sup>5</sup> Decrease of less than 0.05 percent.

<sup>6</sup> Excludes cost of medical care, for which payments are made to recipients quarterly.

<sup>7</sup> Estimated.



Table 13.—Aid to dependent children: Recipients and payments to recipients, by State, February 1952<sup>1</sup>

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of families	Number of recipients		Payments to recipients			Percentage change from—			
		Total <sup>2</sup>	Children	Total amount	Average per—		January 1952 in—		February 1951 in—	
					Family	Recipient	Number of families	Amount	Number of families	Amount
Total.....	594,042	2,050,853	1,531,121	\$45,275,761	\$76.22	\$22.08	+0.1	+0.3	-8.9	-5.4
Total, 52 States <sup>3</sup> .....	594,011	2,050,742	1,531,041	45,274,247	76.22	22.08	+1	+3	-8.9	-5.4
Alabama.....	18,285	65,018	50,895	639,670	34.98	9.84	+5	+7	-3.1	+1.0
Alaska.....	728	2,291	1,662	52,712	72.91	23.01	+1.4	+2.1	+8.9	+17.5
Arizona.....	3,492	12,979	9,680	254,749	72.95	19.63	-1.7	-1.6	-18.0	-33.9
Arkansas.....	13,371	48,889	37,395	513,158	38.38	10.50	+2	+2.6	-28.1	-33.8
California.....	55,228	172,377	129,406	6,350,036	115.14	36.89	( <sup>4</sup> )	-2	-2.6	+3.4
Colorado.....	5,189	19,053	14,397	510,791	98.44	26.81	-2	-3	-7.3	-8
Connecticut.....	4,913	16,032	11,631	325,741	107.01	32.79	-2.5	-3.3	-12.3	-12.1
Delaware.....	706	2,728	2,090	57,046	80.80	30.91	+1.3	+8	+2.6	+15.1
District of Columbia.....	2,043	8,350	6,489	200,205	98.00	23.98	-3	-2	-5.1	+1.8
Florida.....	17,897	57,566	42,792	811,215	45.33	14.09	-4.3	-4.0	-38.1	-43.8
Georgia.....	21,381	71,090	54,535	1,065,535	49.84	14.99	+1.9	+1.9	+19.0	+27.7
Hawaii.....	3,247	12,037	9,375	272,318	83.87	22.62	-2	+1	-12.1	-17.0
Idaho.....	2,203	7,678	5,671	246,807	112.03	32.14	+1.0	+1.0	-12.4	-6.5
Illinois.....	22,967	81,896	60,719	2,560,661	111.49	31.27	+8	+8	-2.7	+10.7
Indiana.....	8,523	28,425	21,004	570,235	66.91	20.06	-1.1	-9	-22.7	-21.2
Iowa.....	5,298	18,607	13,849	530,599	100.15	28.52	+1.8	+2.2	+2.2	+4.7
Kansas.....	4,312	15,300	11,591	399,802	92.72	26.13	-4	+2	-16.5	-5.2
Kentucky.....	20,633	73,036	53,844	864,700	41.91	11.84	-1.1	-1.0	-13.9	-3.1
Louisiana.....	21,886	79,597	59,192	1,315,882	60.24	16.53	( <sup>4</sup> )	+8	-17.7	-4
Maine.....	4,458	15,462	11,203	326,266	73.19	21.10	+2	+1	-5	-2.2
Maryland.....	5,124	19,767	15,083	434,708	84.84	21.99	+8	+6	-19.2	-13.3
Massachusetts.....	13,162	43,343	31,875	1,335,433	116.66	35.43	+3	+6	-2.1	+3.2
Michigan.....	24,875	80,503	57,335	2,406,472	96.74	29.89	+7	+1.5	-3.2	+5.9
Minnesota.....	7,903	26,516	20,180	778,213	96.47	29.35	+1.3	+4	-2	+8.4
Mississippi.....	10,280	38,866	29,885	270,847	26.35	6.97	+1.0	+9	-4.7	+36.6
Missouri.....	22,392	75,935	55,886	1,167,805	52.15	15.38	-9	-9	-9.8	-9.6
Montana.....	2,373	8,292	6,146	204,973	86.38	24.72	-5	-2	-3.1	-2.7
Nebraska.....	2,853	9,570	7,028	254,782	59.30	28.62	-3	-6	-19.0	-11.7
Nevada.....	51	111	80	1,614	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )
New Hampshire.....	1,445	4,990	3,648	151,043	104.53	30.27	-1.8	-2.4	-13.7	-14.8
New Jersey.....	5,149	17,240	13,045	518,289	100.66	30.06	+5	+1.0	-2.7	+5.6
New Mexico.....	5,309	18,390	14,117	274,619	51.73	14.93	+1	+8	-3.0	-15.9
New York.....	53,208	179,840	128,263	6,015,794	113.06	33.45	-2	-4	-3.9	-4
North Carolina.....	16,944	60,910	47,126	793,683	46.84	13.03	+4	+1.0	+4.8	+10.0
North Dakota.....	1,653	5,877	4,452	158,121	95.66	26.91	+2	+3.2	-10.0	-17.8
Ohio.....	13,574	46,936	37,579	983,820	72.48	19.70	-4	+7	-8.3	-15.0
Oklahoma.....	20,342	68,044	51,288	1,434,338	70.51	21.08	-6	-5	-6.2	-12.2
Oregon.....	3,411	11,450	8,597	357,874	104.92	31.26	+1.2	+1.9	-15.0	-12.2
Pennsylvania.....	32,921	119,972	89,576	2,900,092	88.09	24.17	-2.3	-7	-28.1	-27.4
Puerto Rico.....	17,920	54,560	40,467	164,734	9.19	3.02	+7.9	+7.7	+87.2	+71.6
Rhode Island.....	3,357	11,272	8,134	324,019	96.52	28.75	( <sup>4</sup> )	+8	-3.7	+4.6
South Carolina.....	6,507	24,269	18,831	310,516	47.72	12.79	+6	( <sup>4</sup> )	-3.3	+33.9
South Dakota.....	2,619	8,491	6,350	183,848	70.20	21.65	+1.0	+2.8	+1.6	+5.8
Tennessee.....	20,726	74,630	55,955	997,546	48.13	13.37	-2	+1	-14.8	-14.0
Texas.....	16,231	62,954	46,989	801,178	49.36	12.73	( <sup>4</sup> )	+6	-15.9	-4.2
Utah.....	2,953	10,272	7,618	323,030	109.39	31.45	-1.0	+8	-9.9	+6.8
Vermont.....	1,019	3,543	2,734	54,284	53.27	15.32	+1.3	+1.1	-1.7	-1.8
Virgin Islands <sup>5</sup> .....	230	707	624	3,740						
Virginia.....	7,773	29,007	22,055	406,070	52.24	14.00	+5	+1.7	-8.7	-4.8
Washington.....	9,173	30,543	22,196	950,109	103.58	31.11	+1.2	+9	-18.7	-36.1
West Virginia.....	16,878	62,069	48,066	1,021,765	60.54	16.45	+3	+7.6	-7.2	-3.7
Wisconsin.....	8,434	28,489	20,950	958,412	113.64	33.64	+9	+2.3	-5.7	+5.2
Wyoming.....	598	2,054	1,545	57,462	101.17	27.08	+2.9	+3.7	-11.0	-11.2

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. Figures in italics represent program administered without Federal participation. All data subject to revision.

<sup>2</sup> Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.

<sup>3</sup> States with plans approved by the Social Security Administration.

<sup>4</sup> Decrease of less than 0.05 percent.

<sup>5</sup> Excludes cost of medical care, for which payments are made to recipient quarterly.

<sup>6</sup> Increase of less than 0.05 percent.

<sup>7</sup> Average payment not computed on base of less than 50 families; percentage change, on less than 100 families.

<sup>8</sup> In addition to these payments from aid to dependent children funds, supplemental payments of \$92,209 from general assistance funds were made to 2,861 families.

<sup>9</sup> Estimated.

**Table 14.—Aid to the permanently and totally disabled: Recipients and payments to recipients, by State, February 1952<sup>1</sup>**

(Exclusive of vendor payments for medical care and cases receiving only such payments)

State	Number of recipients	Payments to recipients		Percentage change from January 1952 in—	
		Total amount	Average	Number	Amount
Total <sup>2</sup>	131,779	\$6,097,622	\$46.27	+2.6	+2.7
Alabama	8,524	190,036	22.29	-2	+4
Colorado	3,621	185,748	51.30	+2.0	+2.2
Delaware	129	5,624	43.60	-8	-1.0
Dist. of Col.	1,268	66,594	54.10	+8	+1.3
Hawaii	1,140	53,166	46.64	+1	+1.5
Idaho	790	41,242	52.21	+8	+1.1
Illinois	2,532	109,569	43.27	+4.9	-6
Kansas	2,623	133,961	51.08	+8	+7
Louisiana	14,515	569,519	39.24	+8	+1.1
Maryland	2,583	122,612	47.47	+4	+3
Massachusetts	5,846	231,573	60.16	+14.7	+16.8
Michigan	1,098	66,318	60.40	+3.8	+5.3
Mississippi	782	15,465	19.78	+5.0	+5.8
Missouri	10,743	497,151	46.28	+2.0	+1.9
Montana	1,078	59,839	55.51	+2.1	+2.0
New Jersey	1,247	73,896	59.26	+17.3	+20.4
New Mexico	2,000	78,992	39.50	+1.2	+1.2
New York	29,088	1,784,140	61.34	+1.7	+1.5
North Carolina	4,354	118,643	27.25	+1.7	+1.9
North Dakota	615	37,592	61.13	+1.0	+7.0
Ohio	4,607	204,828	44.46	+3.0	+3.0
Oklahoma	2,046	59,760	29.21	+11.1	+11.5
Oregon	1,727	117,516	68.05	+2.9	+3.1
Pennsylvania	9,498	422,177	44.45	+8	+2.2
Puerto Rico	3,579	32,844	9.18	+10.8	+10.4
Rhode Island	198	18,810	64.70	+5.7	+5.7
South Carolina	3,925	124,741	31.78	+3.6	+3.6
South Dakota	160	6,471	40.44	+11.1	+11.3
Utah	1,558	89,064	57.17	-4	+1.6
Vermont	191	7,892	41.32	-1.0	-1.1
Virgin Islands <sup>3</sup>	25	265			
Virginia	2,918	98,107	33.62	+3.9	+4.6
Washington	5,358	327,861	61.19	+4	-4
West Virginia	2,039	66,527	32.63	+13.8	+27.2
Wisconsin	891	57,654	64.71	+2.5	+3.8
Wyoming	483	25,005	53.01	+8	+1

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. Figures in italics represent programs under State plans not yet approved by the Social Security Administration. All data subject to revision.

<sup>2</sup> Represents States reporting plans in operation.

<sup>3</sup> Estimated.

**Table 15.—General assistance: Cases and payments to cases, by State, February 1952<sup>1</sup>**

(Exclusive of vendor payments for medical care and cases receiving only such payments)

State	Number of cases	Payments to cases		Percentage change from—			
		Total amount	Average	January 1952 in—		February 1951 in—	
				Number	Amount	Number	Amount
Total <sup>2</sup>	336,000	\$15,903,000	\$47.31	-0.9	-1.4	-20.1	-18.9
Ala.	128	3,126	24.42	+5.8	+9.9	+25.5	+26.6
Alaska	84	4,082	48.60	( <sup>3</sup> )	( <sup>3</sup> )	-24.3	+1.2
Ariz.	1,062	42,546	40.06	-5.3	-5.8	-27.7	-24.1
Ark.	2,468	32,547	13.19	-1.4	-1.6	-4.2	-2.1
Calif.	32,011	1,471,166	45.96	-2.5	-1.4	-9.8	-8
Colo.	2,242	95,148	42.44	+6.5	+6.4	-53.9	-53.7
Conn.	* 4,050	* 217,901	53.80	+2.4	+1.3	-6.5	+2.7
Del.	922	37,180	40.33	+1	-2.5	-17.4	-8.9
D. C.	664	36,334	54.72	+1.4	+1.1	-37.5	-33.5
Fla.	* 4,900	* 74,000					
Ga.	3,570	63,395	17.76	-8	+1.3	+6.2	+13.4
Hawaii	1,861	100,562	54.04	-3.7	+4	-50.5	-48.5
Idaho	171	6,343	37.09	-1.2	+1.5	-50.9	-47.9
Ill.	28,526	1,651,262	57.89	-1.3	-1.3	-22.5	-10.8
Ind.	10,338	314,055	30.38	-2.1	-11.9	-11.7	-10.9
Iowa	4,163	139,630	33.54	-4	-3.1	-3.9	+2.1
Kans.	2,261	107,861	47.70	-3	+2.4	-21.3	-13.2
Ky.	2,946	73,620	24.99	+3.4	+6.1	-12.7	-5.1
La.	6,131	235,285	38.38	+6	+1.8	+2.9	+33.1
Maine	3,693	158,690	42.97	-2.9	-5.2	-15.5	-19.9
Md.	3,086	141,170	45.75	+2.7	-9	-42.1	-41.0
Mass.	16,996	882,255	51.91	-1.9	-6.9	-23.0	-21.7
Mich.	24,199	1,153,310	47.66	+1.1	+3	+9	+14.1
Minn.	6,798	355,607	52.31	+1.0	-1.3	-10.0	-3.0
Miss.	882	11,166	12.66	-3	-8	+11.5	+24.2
Mo.	9,637	292,273	30.33	-1.4	-1.9	-24.4	-26.2
Mont.	773	26,074	33.73	-9.5	-4.8	-29.1	-31.3
Nebr.	1,431	55,123	38.52	-8	+3	-12.5	-4.2
Nev.	* 290	* 10,000	34.48	0	-2.0	-30.1	-30.7
N. H.	1,461	60,805	41.62	-7.1	-1.7	-11.6	-10.0
N. J.	7,805	477,618	61.19	-1.9	+6	-20.2	-13.5
N. Mex.	324	7,045	21.74	-4.7	-2.3	-73.8	-73.0
N. Y.	* 50,806	3,658,407	72.72	-1.3	-1.7	-17.9	-21.7
N. O.	2,439	47,681	19.55	+3.9	+6.2	-41.3	-31.0
N. Dak.	625	28,120	44.99	-4.3	-3.0	-35.4	-29.4
Ohio	20,762	842,546	40.58	+2	-3	-16.6	-21.0
Okl.	11 6,000	86,095	( <sup>11</sup> )	( <sup>11</sup> )	( <sup>11</sup> )	( <sup>11</sup> )	( <sup>11</sup> )
Oreg.	5,947	351,291	59.07	-2.6	-1.9	-9.6	-3.5
Pa.	20,861	1,061,105	50.87	-1.5	-6	-42.0	-44.1
P. R.	2,703	18,444	6.82	-8.3	-5.8	-56.1	-57.5
R. I.	4,472	272,393	60.91	-5.1	-3.7	-8.0	+2.4
S. C.	2,318	39,302	16.96	+2	+1.9	-30.8	-4.9
S. Dak.	1,149	32,243	28.06	+26.7	+32.5	+7.7	+4.0
Tenn.	2,924	37,198	12.72	+3.3	+14.1	-7.5	+7.0
Tex.	13 6,800	127,000					
Utah	1,422	81,183	57.09	+6	+2.5	+20.7	+33.2
Vt.	1,050	44,000					
V. I.	235	2,390					
Va.	2,440	66,083	27.08	+6.2	+11.4	-28.9	-24.7
Wash.	9,875	540,465	54.73	-1.3	-7.5	-38.3	-53.6
W. Va.	3,841	100,487	26.16	-5.4	+11.6	-37.1	-24.4
Wis.	5,901	334,351	56.66	( <sup>14</sup> )	+2.9	-12.1	+1.1
Wyo.	225	10,236	45.49	0	-6.3	-41.3	-41.6

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. All data subject to revision.

<sup>2</sup> Partly estimated; does not represent sum of State figures because total excludes for Indiana and New Jersey payments made for, and an estimated number of cases receiving, medical care, hospitalization, and burial only.

<sup>3</sup> Percentage change not computed on base of less than 100 cases.

<sup>4</sup> State program only; excludes program administered by local officials.

<sup>5</sup> About 12 percent of this total is estimated.

<sup>6</sup> Partly estimated.

<sup>7</sup> Excludes assistance in kind and cases receiving assistance in kind only and, for a few counties, cash payments and cases receiving cash payments. Amount of payments shown represents about 60 percent of total.

<sup>8</sup> Includes unknown number of cases receiving medical care, hospitalization, and burial only, and total payments for these services.

<sup>9</sup> Includes cases receiving medical care only.

<sup>10</sup> Includes 5,357 cases and payments of \$156,744 representing supplementation of other assistance programs.

<sup>11</sup> Excludes estimated duplication between programs; 1,780 cases were aided by county commissioners and 4,689 cases under program administered by Oklahoma Emergency Relief Board. Average per case and percentage change not computed.

<sup>12</sup> Estimated.

<sup>13</sup> Estimated on basis of reports from a sample of cities and towns.

<sup>14</sup> Increase of less than 0.05 percent.



# Social Security in Review

## Program Operations

**N**O MAJOR developments in public assistance are reflected in the changes from February to March in the number of recipients or the amounts of payments under the assistance programs. Totals for the Nation changed less than 0.5 percent for each type of assistance except aid to the permanently and totally disabled; the total number of recipients and total payments under that program were slightly more than 2 percent larger than in February.

The number of recipients of old-age assistance continued to drop. The decrease of about 5,200 was smaller, however, than in any month but one since October 1950, when the caseload started its continuous decline. The caseload for general assistance went down for the second month, after an upturn from October 1951 through January. The number of families receiving aid to dependent children rose slightly as in January and February, but the increase of 2,564 families aided in Puerto Rico accounted for most of the net national increase of 2,692 families. Puerto Rico's assistance rolls for the categorical programs increased about 10-15 percent; the changes represented a further step in the continuing progress in meeting need since October 1950, when Federal financial participation for the Island's programs became available.

For the jurisdictions other than Puerto Rico, March changes in the rolls for old-age assistance, aid to dependent children, and aid to the

blind varied in direction and size, but the contrasts were less marked than they often are. In old-age assistance the changes from February were less than 1 percent in 44 States and less than 2 percent in the other States. In aid to dependent children and aid to the blind, caseloads changed less than 1 percent in 33 States. The largest State changes were a decrease of 2.7 percent in the number of families receiving aid to dependent children in Connecticut and an increase of 3.9 percent in recipients of aid to the blind in New Mexico. In the States with the largest general assistance programs, March changes in caseloads were similarly small. In other States, much larger percentage changes in both general assistance and aid to the permanently and totally disabled represented relatively small numerical increases or decreases.

For aid to dependent children, aid to the permanently and totally disabled, and general assistance the month's changes in total payments to recipients corresponded closely with the changes in the total number of cases aided. There were small increases in payments for aid to dependent children and aid to the permanently and totally disabled and a small decrease for general assistance. In old-age assistance, however, total payments rose slightly despite the small decline in the number of recipients; in aid to the blind, the number of recipients rose 0.1 percent and total payments dropped by the same percentage. The total expenditure for payments to recipients under all pro-

grams, \$192.7 million, was about \$300,000 more than in the preceding month.

Recipients of assistance in a few low-income States have benefited recently from increases in the proceeds from certain taxes that are earmarked for assistance and from the fact that caseloads have been below agency estimates. Assistance agencies in these States have increased the amounts allowed for certain budget items, increased the percent of need met, or raised the maximum payment. In some instances, the revised policies are applied over a period of months as cases are reviewed under regular schedules. In such States, therefore, only part of the increase in payments is shown in any one month. New Mexico, in contrast, made several policy revisions effective in March.

FOUR AND ONE-HALF MILLION persons were receiving monthly benefits under the old-age and survivors insurance program at the end of March—an increase of 36,400 from the number of beneficiaries a month earlier. Their benefits amounted to \$159.3 million.

Old-age benefits showed the greatest numerical increase (16,300), while benefits to children increased by 6,600 and widow's or widower's benefits by 6,100. When the benefits are measured as a percentage of those in current-payment status at the end of February, the increases range from 1.5 percent for widow's or widower's benefits to 0.7 percent for old-age benefits and 0.6 percent for wife's or husband's benefits.

Retired workers and their dependents—aged wives, dependent husbands, wives under age 65 with child beneficiaries in their care, and young children—numbered 3.1 million and made up 68 percent of all beneficiaries. Their monthly benefits, which totaled \$114.7 million, represented 72 percent of all monthly benefits paid under the program for March. As a proportion of all beneficiaries, retired workers and their dependents have increased about 5 percent since August 1950—the last month before the liberalized eligibility provisions under the 1950 amendments to the Social Security Act became effective.

Monthly benefits were awarded in March to 77,700 individuals, about 500 more than in February. Almost 238,000 monthly benefits were awarded in the January–March quarter, 8,500 more than in the preceding quarter but only about half the number awarded in January–March 1951. The decline from the first quarter of 1951 occurred chiefly in awards to retired workers and their dependents. Benefit awards made to aged widows or widowers numbered 25,000—an increase of 5 percent from the previous record number awarded in the first quarter of 1951. Awards of all other types of survivor monthly benefits were slightly lower than in the January–March 1951 quarter.

Lump-sum death payments awarded in the January–March quarter numbered 121,200 and represented a 6-percent increase from the previous record total established in the first quarter of 1951. The average number of lump-sum awards per deceased worker reached a new low figure of 1.026. The average lump-sum amount per worker represented in the awards was \$137, about the same as in the two preceding quarters.

**UNEMPLOYMENT AMONG WORKERS COVERED BY THE STATE UNEMPLOYMENT INSURANCE PROGRAMS** continued to decline in March. Though March was a longer workmonth than February, the rise in the claims loads brought about by this factor was more than offset by seasonal gains in scattered industries. As a result, initial claims dropped 4.0 percent to 835,600, and weeks of unemployment claimed,

## Selected current statistics

[Corrected to May 6, 1952]

Item	March 1952	February 1952	March 1951	Calendar year	
				1951	1950
<i>Labor Force<sup>1</sup> (in thousands)</i>					
Total civilian.....	61,518	61,838	62,325	62,884	63,090
Employed.....	59,714	59,752	60,179	61,005	59,935
Covered by old-age and survivors insurance <sup>2</sup> .....					35,164
Covered by State unemployment insurance <sup>3</sup> .....	35,400	34,400	34,296	34,888	32,771
Unemployed.....	1,804	2,086	2,147	1,879	3,142
<i>Personal Income<sup>4</sup> (in billions; seasonally adjusted at annual rates)</i>					
Total <sup>5</sup> .....	\$257.8	\$258.3	\$242.8	\$251.1	\$224.7
Employees' income <sup>6</sup> .....	177.0	177.0	163.5	169.2	145.8
Proprietors' and rental income.....	47.4	48.6	47.2	48.9 <sup>7</sup>	44.6
Personal interest income and dividends.....	20.6	19.9	19.5	20.0 <sup>7</sup>	19.3
Public aid <sup>7</sup> .....	2.3	2.3	2.4	2.3	2.4
Social insurance and related payments <sup>8</sup> .....	7.7	7.6	6.8	6.9	6.5
Veterans' subsistence allowances <sup>9</sup> and bonuses.....	1.0	1.1	1.5	1.2	2.2
Miscellaneous income payments <sup>10</sup> .....	2.2	2.2	1.9	2.6	4.5
<i>Old-Age and Survivors Insurance</i>					
Monthly benefits:					
Current-payment status: <sup>11</sup>					
Number (in thousands).....	4,512	4,476	3,800		
Amount (in thousands).....	\$159,332	\$158,172	\$137,259	\$1,884,531	\$1,018,140
Average primary benefit.....	\$42.10	\$42.13	\$45.10		
Awards (in thousands):					
Number.....	78	77	148	1,336	98
Amount.....	\$2,526	\$2,566	\$4,734	\$42,282	\$26,294
<i>Unemployment Insurance<sup>12</sup></i>					
Initial claims (in thousands).....	836	870	693	10,836	12,251
Weeks of unemployment claimed (in thousands).....	5,145	5,483	3,996	50,393	78,654
Weeks compensated (in thousands).....	4,674	4,815	3,552	41,599	67,880
Weekly average beneficiaries (in thousands).....	1,113	1,146	807	797	1,368
Benefits paid (in millions) <sup>13</sup> .....	\$102	\$105	\$72	\$840	\$1,573
Average weekly payment for total unemployment.....	\$22.41	\$22.44	\$20.67	\$21.08	\$20.78
<i>Public Assistance</i>					
Recipients (in thousands):					
Old-age assistance.....	2,680	2,685	2,772		
Aid to dependent children:					
Families.....	597	594	651		
Children.....	1,540	1,531	1,663		
Aid to the blind.....	97	97	96		
Aid to the permanently and totally disabled.....	135	132	80		
General assistance.....	335	336	412		
Average payments:					
Old-age assistance.....	\$44.87	\$44.77	\$42.68		
Aid to dependent children (per family).....	76.23	76.22	73.83		
Aid to the blind.....	49.73	49.63	46.59		
Aid to the permanently and totally disabled.....	46.16	46.27	44.96		
General assistance.....	47.54	47.29	47.28		

<sup>1</sup> Continental United States only. Estimated by the Bureau of the Census, except as noted. Monthly employment figures represent specific week and annual figures, average week (unemployment insurance data represent pay period instead of week).

<sup>2</sup> Estimated by the Bureau of Old-Age and Survivors Insurance. Data for 1951 and 1952 not available.

<sup>3</sup> Data from the Bureau of Employment Security, Department of Labor.

<sup>4</sup> Data from the Office of Business Economics, Department of Commerce. Continental United States, except for employees' income, which includes pay of Federal civilian and military personnel in all areas.

<sup>5</sup> Beginning January 1952, social insurance contributions from the self-employed excluded from total but not deducted from proprietors' income.

<sup>6</sup> Civilian and military pay in cash and in kind, other labor income (except workmen's compensation), mustering-out pay, terminal-leave pay, and Government contributions to allowances for dependents of enlisted personnel. Excludes employee contributions under social insurance and related programs.

<sup>7</sup> Payments to recipients under the 4 special public assistance programs and general assistance.

<sup>8</sup> Includes old-age and survivors insurance benefits; railroad, Federal, State, and local retirement benefits; veterans' pensions and compensation; workmen's compensation; State and railroad unemployment insurance and temporary disability benefits; and readjustment allowances to veterans under the Servicemen's Readjustment Act.

<sup>9</sup> Under the Servicemen's Readjustment Act.

<sup>10</sup> Includes payments under the Government life insurance, national service life insurance, and military and naval insurance programs, the Government contribution to nonprofit organizations, business transfer payments, and recoveries under the Employer's Liability Act for railroad workers and seamen.

<sup>11</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit; calendar-year figures represent payments certified.

<sup>12</sup> Monthly amounts, gross; annual amounts adjusted for voided benefit checks and benefit refunds.

which represent continuing unemployment, fell off 6.2 percent to 5,145,400.

In an average week in March, 1,112,800 unemployed workers—2.9

percent fewer than in February—received benefit checks. The average worker's check for total unemployment was \$22.41—3 cents less than

(Continued on page 24)



# Medical Services in the Old-Age Assistance Program

by RUTH WHITE\*

*The experiences of the States in making determinations of permanent and total disability under the new program for aid to the permanently and totally disabled and in devising procedures for making payments to the suppliers of medical services with Federal financial participation, as authorized by the Social Security Act Amendments of 1950, have focused attention sharply on the health problems of assistance recipients. The importance in all assistance programs of medical care to restore disabled persons to self-dependence whenever possible becomes increasingly evident. Because problems inherent in the administration of medical assistance are of such widespread concern, the Bureau of Public Assistance is issuing in the near future a summary report of a study made in 1946 on the medical aspects of public assistance administration. The following article, based on detailed information reported by 20 States, summarizes on one of the chapters in that report.*

PUBLIC assistance agencies have followed varying practices in providing medical services for assistance recipients. They may provide medical care for a recipient by including an amount for such care in his assistance payment or by making payment directly to the medical practitioner or agency supplying the service. The funds for medical care may come from the program through which the recipient gets maintenance assistance, from another assistance program, or from both. The cost of the care provided may be met in one payment, either prepaid or postpaid, or it may be met in installments. Different types of medical services may be provided through different

payment methods and from the funds of different assistance programs.

In a 6-month period in 1946, 20 States<sup>1</sup> undertook to record information from a sample of assistance cases on the volume and cost of all the medical care provided, by type of service, program funds, and payment method. The data relate to care provided from assistance funds. Reports from local agencies participating in the study indicate that in some localities the recipients also received certain types of services, without charge to the assistance funds. These services were provided by public hospitals and clinics, private health agencies, service clubs, churches, county physi-

clans, or private practitioners. In some of the States, the amount of care provided to recipients and not paid for by assistance agencies is known to have been substantial in certain areas not included in the sample—Cook County, Ill., and Hudson County, N. J., for example.

Assistance funds were used to pay for physicians' services in all States. Such funds were commonly supplemented, usually on the physician's recommendation, by drugs, hospitalization, bedside nursing services, prosthetic devices, and other types of care. Although dental services were included in most State medical care plans, they comprised a small part of total medical assistance. Agencies in most of the 20 States provided, in some measure, all the types of services enumerated, either "as needed" or in specified circumstances or emergencies. Care in nursing or convalescent homes was provided by most States for some recipients.

Though there may have been significant changes since 1946 in the content of the medical care provided by certain States, the information in the study on the relative number of recipients receiving services and on the proportions receiving specified types of services probably reflects the current situation in most States reasonably well.

The cost of medical services has, of course, risen greatly in the past few years. According to unpublished data from the Bureau of Labor Statistics index of retail prices for moderate-income families in selected large cities, these costs rose by 26 percent between December 1946 and December 1951. The cost of physicians' services and drugs increased one-sixth. The greatest rise was in hospital rates, which in 1951 were 67 percent higher than in 1946.

There is little information to indicate whether costs of medical care for recipients of assistance have risen

\*Division of Program Statistics and Analysis, Bureau of Public Assistance. The article is adapted from Part II of the report, *Medical Care in Public Assistance, 1946* (Public Assistance Report No. 16). Part I of the report (issued in October 1948) consists of 21 separate documents—"Introduction to State Reports" and "State Reports Nos. 1-20." Part II summarizes the findings of the study, both for 20 States that kept detailed records for 6 months on the types, volume, and cost of services supplied to individual cases in each assistance program and for 22 additional States that provided some information on the administrative aspects of medical assistance at the State level.

<sup>1</sup>Connecticut, Illinois, Indiana, Kansas, Maine, Massachusetts, Michigan, Minnesota, Nebraska, New Hampshire, New Jersey, New Mexico, North Carolina, North Dakota, Oregon, Pennsylvania, South Carolina, Texas, West Virginia, and Wyoming. For 13 States the data included in the sample are representative of the entire State or of selected portions of the State. In seven States, the data cannot be regarded as representing more than the counties participating in the study. (The sampling procedure is described in Appendix II of the report.) It should be recognized that, if the data represented State-wide operations in all States, the averages, percentage distributions, and ratios would be different for some States and the State rankings would be modified.

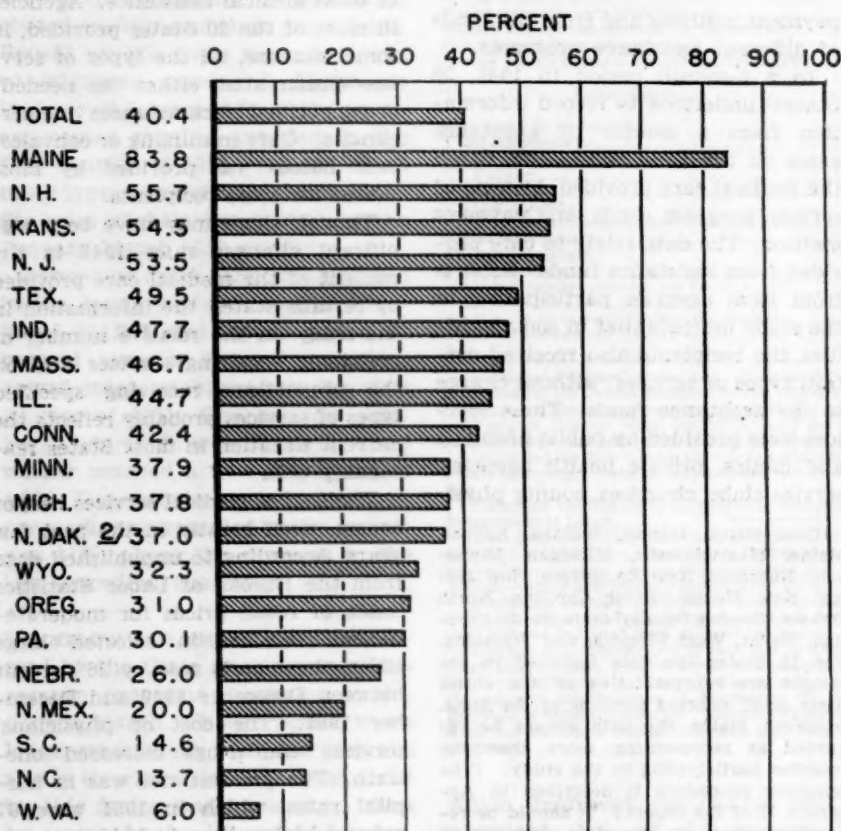
as fast as or faster than the BLS index indicates. For aged recipients and for general assistance cases the relatively heavy weight of hospital costs in the total expenditures for medical care may have resulted in an increase in the cost per assistance case that is greater than the 26-percent rise shown by the index. Information from a number of State agencies indicates that the cost of nursing-home care has also increased substantially during recent years. This item also heavily weights the figures in the States that supply a substantial amount of this type of care. Despite these changes since 1946, the data from the 20 States are useful for the light they throw on comparative State expenditures for different types of medical services.

During the 6 months covered by the study, about 2 in 5 of the recipi-

ents of old-age assistance, whose average age was about 75, received some medical services from the assistance funds of the 20 States (chart 1). The fact that recipients in different States do not have equal opportunity to obtain medical assistance is shown by the range—from 84 percent in Maine to 6 percent in West Virginia—in the proportion of cases receiving services. Half or more of the aged recipients in five States,<sup>2</sup> and from two-fifths to one-half in an additional five States, received medical care. On the other hand, services were made available to less than one-fourth of the recipients in the four lowest States.

<sup>2</sup>Including North Dakota, where the percentage would be 98 if cases receiving a routine allowance of \$1 a month for physicians' services and \$1 for drugs were included.

Chart 1.—Percent of all old-age assistance cases receiving medical services, 20 States, during a 6-month period in 1946<sup>1</sup>



<sup>1</sup>Based on number of different cases receiving assistance during 6-month period. Data for entire State or selected counties in State.

<sup>2</sup>Excludes cases receiving only routine monthly allowances of \$1 for physicians' services and \$1 for drugs.

## Physicians' Services

*Assistance cases receiving physicians' services.*—The relative number of old-age assistance cases<sup>3</sup> who were receiving physicians' services, the average number of visits per case, and the average cost per visit are shown in table 1 for each of the 20 States. Included as physicians' visits are all home, office, hospital, and clinic visits for which costs were met from assistance funds. More than one-fourth of the recipients had at least one such visit during the 6 months covered by the study. In five States more than one-third of the cases, and in eight States from one-fourth to one-third, saw a doctor at least once during the period. The proportions ranged among the States from 44 percent of the old-age assistance caseload in Indiana to less than 4 percent in West Virginia and 0.1 percent in South Carolina.

The 17.6 percent shown for North Dakota represents only the recipients for whom money for this purpose was included in the budget on a postpayment basis. Probably a relatively large number of the other recipients, whose budgets included only routine amounts for medical care, saw their physician one or more times during the 6 months. From one-third to one-half of the recipients in this State probably had such services.

Although the States showed extremely wide variations in the proportion of cases receiving physicians' visits, there was a considerable degree of uniformity in the average number of visits per patient receiving such visits. In the 20 States combined, recipients seeing a doctor had an

<sup>3</sup>In this article, "case" is used in the sense in which it is customarily used in the field of public assistance—namely, the person or persons receiving assistance. While "recipient" and "case" are practically synonymous in old-age assistance, "case" is used chiefly here because in some instances a case may include an additional person or persons who are essential to the recipient's well-being. Another distinction should be kept in mind. "Assistance cases" or "cases receiving assistance" refer to the entire caseload. When the data refer specifically to recipients receiving medical services, however, the terms used are "cases receiving medical services," "medical care cases," "cases receiving hospitalization," and similar variants.



average of 7.2 visits in the 6 months—about one visit a month. For 10 States in the middle of the range the averages were from 6.5 to 8.5 visits per patient. In the five States that ranked highest,<sup>4</sup> the averages were from 7.5 to 10.4. Maine's average of 10.4 visits<sup>5</sup> reflects an unusually large amount of service in some areas, though the visits were relatively rare in other areas that had few physicians in relation to population.

**Cost of physicians' services.**—The average cost per physician's visit in the 20 States was \$2.53 per medical care case. The differences among the States in average costs reflect, in general, variations in fee schedules for visits or, in the absence of established cost figures, in charges that physicians made for needy cases. The averages do not include the cost of surgery when a separate charge was made; they do include in some States an unspecified amount for medicines.

Reports on the estimated amounts included in payments to recipients to meet medical needs did not always list separately the amounts for physicians' services and for medicines. Moreover, bills presented by physicians did not always show separately the charge for drugs dispensed or administered. The inclusion of medicines accounts in part for the relatively high averages in Maine (\$2.76) and Michigan (\$2.55). Such costs were included in some of the sample counties in North Carolina and probably in some instances in other States. The physicians' mileage charges were included in the amounts reported, and variations in rates or in the ratio of home visits to total visits doubtless affected average costs.

In general, however, the range in costs per visit—from \$2.74 in Connecticut to about \$1.30 in Oregon and Pennsylvania—reflects differences in costs permitted for visits under agency policies or charged by physicians

<sup>4</sup>Excluding North Dakota, because data for that State represent only visits for the 17.6 percent of assistance cases who required visits beyond those that could be purchased from routine or estimated allowances.

<sup>5</sup>Includes visits for which amounts were included in the budgets on an estimated basis and may represent an overstatement of services actually received.

Table 1.—Percent of all old-age assistance cases receiving physicians' visits<sup>1</sup>, average cost per case and per visit, and average number of visits, by State<sup>2</sup> during a 6-month period in 1946<sup>3</sup>

State <sup>2</sup>	Cases receiving physicians' services				All old-age assistance cases	
	Percent of all old-age assistance cases <sup>1</sup>	Average cost per case	Average number of visits	Average cost per visit	Average monthly cost per assistance case	Average number of visits per assistance case during 6-month period
Total, 20 States	27.0	\$18.30	7.2	\$2.53	\$0.88	7.2
Indiana	43.8	17.40	8.3	2.10	1.36	3.9
New Hampshire	39.5	15.15	8.0	1.90	1.08	3.4
Illinois	39.1	13.64	7.5	1.81	.93	3.1
Kansas	38.1	17.45	8.9	1.99	1.24	3.8
Maine	36.3	26.92	10.4	2.76	1.72	4.0
Massachusetts	31.2	14.56	5.4	2.58	.81	1.8
Michigan	31.2	19.62	7.7	2.55	2.41	(*)
New Jersey	30.9	15.48	7.2	2.16	.80	2.4
Connecticut	28.2	14.80	5.4	2.74	.74	1.6
Minnesota	26.2	15.09	7.7	1.95	.69	2.1
Pennsylvania	25.3	8.16	6.1	1.34	.38	1.7
Texas	24.7	14.23	6.9	2.07	.62	1.8
Wyoming	24.5	17.15	7.2	2.39	.76	1.9
North Dakota <sup>4</sup>	17.6	22.53	15.2	1.58	.70	(*)
Oregon	17.6	14.91	9.3	1.31	.47	1.7
Nebraska	15.6	13.12	4.9	2.68	.37	.8
New Mexico	13.2	11.83	5.5	2.14	.28	.8
North Carolina	8.8	30.34	7.3	2.64	.48	(*)
West Virginia	3.8	15.17	7.9	1.91	.10	.3
South Carolina	.1	(*)	(*)	(*)	(*)	(*)

<sup>1</sup>Includes clinic visits and hospital visits if a separate charge was made for such visits; does not include cost of surgery when charged separately.

<sup>2</sup>Data for entire State or selected counties in State.

<sup>3</sup>Based on number of different cases receiving assistance during 6-month period.

<sup>4</sup>17 States.

<sup>5</sup>Includes cost of some drugs supplied by physicians.

<sup>6</sup>Data not available.

<sup>7</sup>Represents cases receiving visits for which costs were met on a postpayment basis; excludes visits with costs met from routine or estimated allowances.

<sup>8</sup>Not computed; base too small.

<sup>9</sup>Less than \$0.005.

<sup>10</sup>Less than 0.05 visits.

in the various States and localities and, to some extent, the use of low-cost clinic services. In Connecticut, for example, agency cost figures provided \$2 for office calls; \$3 for the first patient for home calls and \$2 for each additional patient in the family; and \$4 for night calls. In Pennsylvania the maximums were \$1 for a visit to a physician's office and \$2 for home visits if only one patient was treated and \$3 if two or more patients were treated or if the call was made at night. Clinic services, which were available in some of the large cities in Pennsylvania, were paid for on the basis of actual cost up to a maximum of \$1 per visit.

For the 6-month period the average cost per case receiving visits is the result of differences among the States both in the average number of visits per case and in average charges. This average cost was \$18 for the 20 States and ranged from less than \$15 to more than \$17 in the nine States in the middle of the range (table 1).

The range in average monthly cost per assistance case was much wider than that in average cost per case receiving doctors' services, since the relative number of such cases was an additional factor affecting unit cost. Per assistance case, five States spent more than \$1 a month for physicians' visits and seven spent less than 50 cents.

**Number of visits per assistance case.**—For comparability with other data on medical care, usually given on an annual basis, the data on physicians' visits and days in hospital were converted to an annual rate. The estimated number of visits per assistance case during the calendar year 1946 ranged from six or more in five States to less than one in two of the 17 States for which data may be computed (table 2).

Data are lacking on the number of visits needed on the average by persons aged 65 or over in either the general population or the assistance population. Because persons with dis-

**Table 2.—Estimated average number of physicians' visits and hospital days per old-age assistance case, by State, 1946<sup>1</sup>**

State <sup>2</sup>	Physicians' visits <sup>3</sup>	Hospital days
Total.....	4.2	1.8
Connecticut.....	3.2	2.0
Illinois.....	6.2	2.4
Indiana.....	7.8	1.8
Kansas.....	7.6	2.4
Maine.....	8.0	1.2
Massachusetts.....	3.6	2.6
Michigan.....	( <sup>4</sup> )	1.2
Minnesota.....	4.2	2.8
Nebraska.....	1.6	1.6
New Hampshire.....	6.8	4.4
New Jersey.....	4.8	1.8
New Mexico.....	1.6	.6
North Carolina.....	( <sup>4</sup> )	.2
North Dakota.....	( <sup>4</sup> )	6.2
Oregon.....	3.4	2.2
Pennsylvania.....	3.4	( <sup>5</sup> )
South Carolina.....	( <sup>4</sup> )	.2
Texas.....	3.6	( <sup>4</sup> )
West Virginia.....	.6	1.0
Wyoming.....	3.8	3.4

<sup>1</sup> Based on average monthly number of cases receiving assistance during 6-month period.

<sup>2</sup> Data for entire State or selected counties in State.

<sup>3</sup> Includes clinic visits and hospital visits if a separate charge was made for such visits.

<sup>4</sup> Data not available.

<sup>5</sup> Hospitalization not provided from assistance funds in New Jersey (most counties), Pennsylvania, and Texas.

<sup>6</sup> Less than 0.05 visits.

abling illnesses are more likely than able-bodied persons to need assistance, it may be assumed that recipients of old-age assistance require more medical care than aged persons in the general population. Information on physicians' visits is available, however, in a study by the Committee on the Costs of Medical Care.<sup>6</sup> The study showed that, among 8,639 white families, individuals aged 65 and over had on the average 4.16 physicians' visits during a 12-month period in 1928-31. Aged persons in families with incomes of less than \$1,200 averaged 3.64 visits during a year, and those in families with incomes of \$10,000 or more had 9.08 visits.

In seven of the 17 States, the estimated average number of visits per year for recipients of old-age assistance exceeded the 4.16 average in 1928-31, and in three other States it equaled or exceeded the 3.64 average for aged persons in low-income families. In four States, recipients had an average of less than two physi-

cians' visits. Even without definite standards against which to measure the average number of visits required by aged recipients, it is obvious that services in some States were extremely meager.

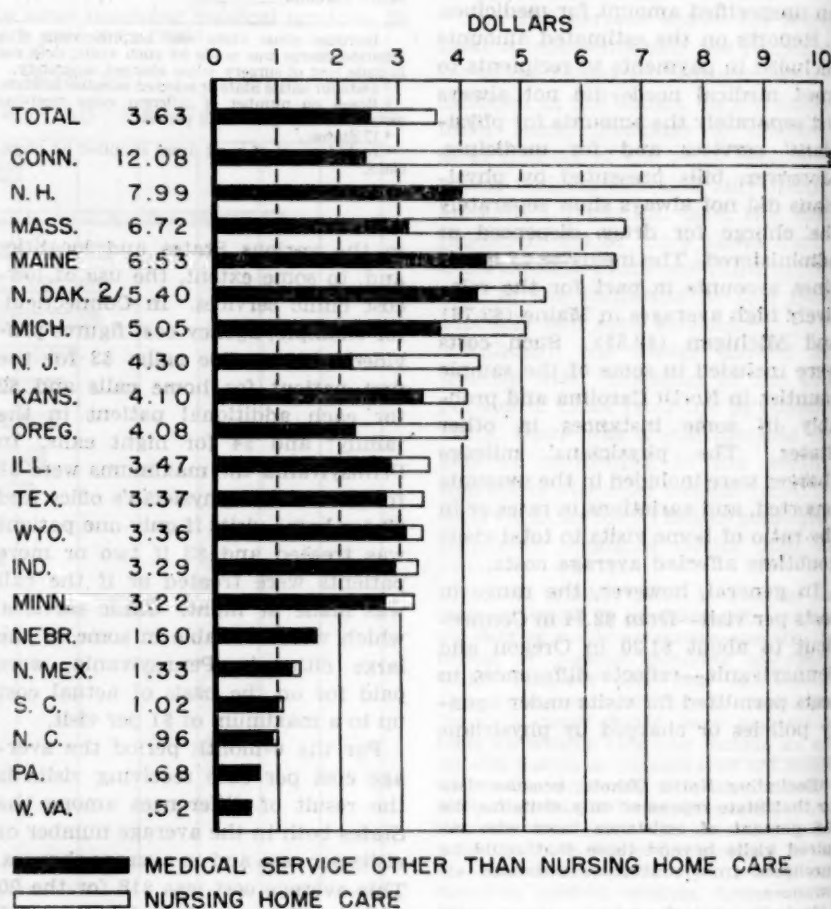
Data on visits for recipients of old-age assistance may also be compared with those received by aged persons under prepayment plans in which the subscriber pays a specified amount each month for the services provided. In 1948, individuals aged 65-69 and enrolled in the Health Insurance Plan of Greater New York had on the average 4.6 visits; those aged 70 years and over had 4.8 visits. Because old-age assistance recipients were on the average considerably older than the enrollees aged 65 and

over in the New York plan, their medical needs were probably greater.<sup>7</sup> In 1946, the estimated average number of physicians' visits for old-age assistance recipients in six States exceeded those made for the Health Insurance Plan enrollees. For the median State the average was 3.6 visits.

Under another prepayment plan, that at Trinity Hospital in Little Rock, Ark., persons 65 years of age and over covered by the plan in 1941

<sup>7</sup>New York State Joint Legislative Committee on Problems of the aging, *No Time to Grow Old*, 1951, pages 225-226. Less than one-fourth of the enrollees (aged 65 or over) in the New York plan were at least 70 years old; more than three-fourths of all old-age assistance recipients are aged 70 or over.

**Chart 2.—Average monthly cost of medical care per old-age assistance case, 20 States, during a 6-month period in 1946<sup>1</sup>**



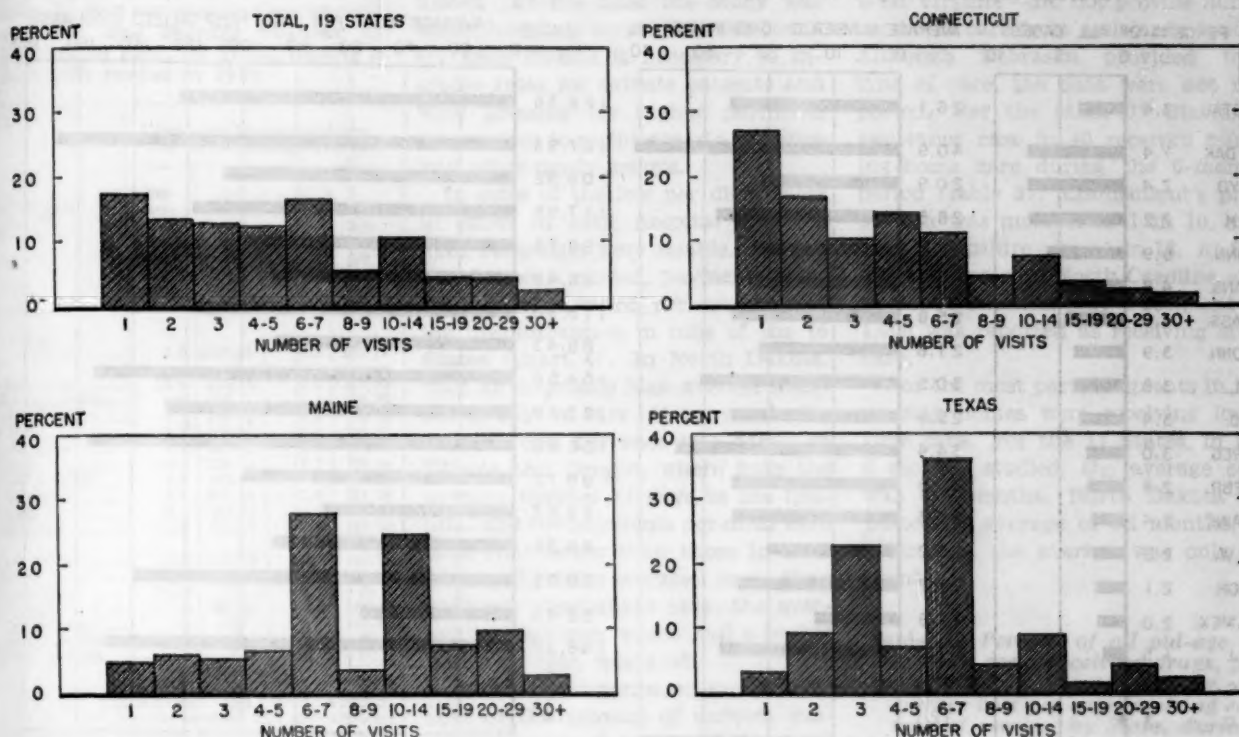
<sup>1</sup>Data for entire State or selected counties in State.

<sup>2</sup>Excludes routine monthly allowances

of \$1 for physicians' services and \$1 for drugs.



Chart 3.—Percent of all old-age assistance cases with physicians' visits, by number of visits, 19 States and selected States, during a 6-month period in 1946



had, on the average, 6.4 physicians' visits a year.<sup>8</sup>

In most States, from one-fifth to one-third of the aged recipients with visits saw their doctors only once during the 6 months. All States had some cases that required a relatively large amount of attention from physicians. In two-thirds of the States, more than 5 percent of the cases receiving this type of medical care had 20 visits or more, and in six of them more than 10 percent had as many as 20 visits. The six States include North Dakota, for which the data represent largely service to cases with acute illnesses.

Distribution of assistance cases with physicians' visits, by number of visits, shows a fairly uniform pattern among the States, as illustrated by the data for Connecticut shown in chart 3. In both Maine and Texas the cost for physicians' services, usually for cases with chronic illnesses, was included in the budgets on an

estimated basis. In Maine, somewhat more than one-fourth of the cases had 6-7 visits and another fourth had 10-14 visits in the 6-month period—an indication that amounts were included in assistance budgets to permit recipients to pay for either one or two visits a month. In Texas, the concentration of cases at the intervals of 3 visits and 6-7 visits suggests that one visit every 2 months was budgeted for almost one-fourth of the cases, and one visit a month for more than one-third. In individual cases the actual number of visits to a doctor may have been more or less than the estimated number budgeted.

### Hospitalization

**Assistance cases hospitalized.**—In the 18 States for which such data are available, about 1 in 30 of the cases was hospitalized at some time in the 6 months studied.<sup>9</sup> Some cases had more than one spell of hospitalization. There was an extremely wide

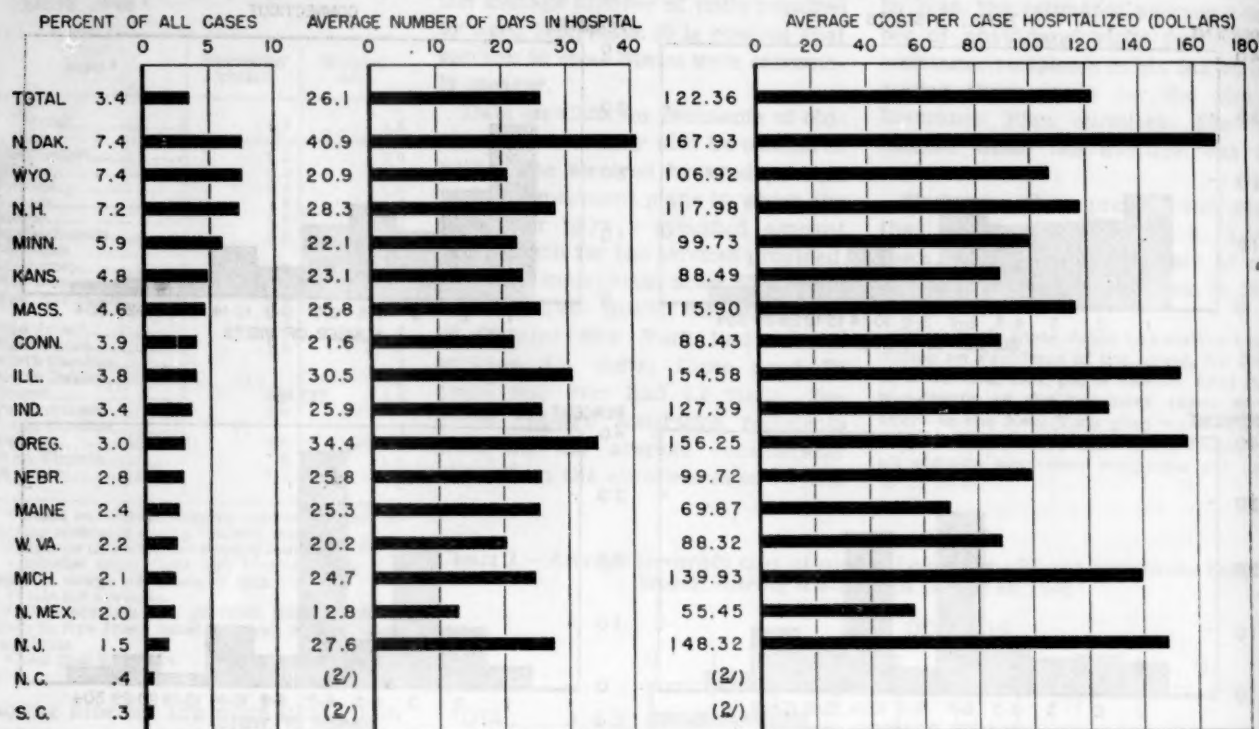
range among the 18 States in the proportions of assistance cases receiving hospitalization. In three States, more than 7 percent were hospitalized (chart 4). Under the very limited medical assistance programs in North Carolina and South Carolina, hospital costs were paid for only a few aged recipients. In the rest of the 18 States, the range was from less than 2 percent to 7 percent. Although only 2.2 percent of the cases in West Virginia were hospitalized, they represented more than a third of the number receiving any type of medical service.

In Maine, Michigan, and New Mexico, hospital costs were met for relatively few cases—2.0-2.4 percent. The amount provided in Maine was doubtless limited by the admittedly inadequate appropriations for the State's hospital-aid program, expenditures for which were included in this study. In Michigan a large share of the hospital expenses reported was met under the locally financed "afflicted-adult-hospitalization" program. In counties with low fiscal capacity, the State agency said, some persons who

<sup>8</sup>Margaret C. Klem, "Prepaid Medical Care at Trinity Hospital, Little Rock, Arkansas, 1941 and 1942," *Social Security Bulletin*, September 1949, page 10.

<sup>9</sup>In a very small proportion of the cases, a person essential to the recipient's well-being may have received hospital care.

Chart 4.—Percent of all old-age assistance cases receiving hospitalization,<sup>1</sup> average number of days in hospital, and average expenditure per case hospitalized, 18 States, during a 6-month period in 1946



<sup>1</sup>Based on number of different cases receiving assistance during 6-month period (not average monthly number as in table 2).  
<sup>2</sup>Not computed; base too small.

should have been hospitalized may have received home medical care only. In New Mexico, at least one county stated that restricted funds for medical care tended to limit the amount of service provided.

Among the other States there seem to have been no specific restrictions on service to account for the wide variation in the relative number of cases hospitalized during the period. Some States and local units required prior authorization for hospitalization but permitted immediate admittance to the hospital in emergency cases. Differences in policies or practices in this respect do not seem to have been primarily responsible for variations among the States in the amount of hospital care.

It was the usual practice in Minnesota and New Hampshire, for example, to require prior authorization for hospital care except in emergencies, but in Kansas, North Dakota, and Wyoming only a few local units customarily required such authorization.

Yet these five States ranked highest in the relative number of aged recipients hospitalized. In New Mexico and West Virginia the requirement of prior authorization probably helped the agencies to implement policies concerning the types of cases accepted and to keep expenditures within the funds available for medical assistance. In a number of States, including Connecticut, Illinois, Maine, Nebraska, and New Jersey, patients could be admitted to the hospital on the physician's recommendation without prior agency approval.<sup>10</sup> In some of these States, however, recipients were encouraged to discuss their medical requirements with the agency and, when needed, to request help in making arrangements for medical care.

**Days in hospital.**—A considerable degree of uniformity existed among the States in the average number of days in the hospital per case hospi-

talized (chart 4). In the 18 States combined, the average was 26 days. In most States the average was between 21 and 28 days. Oregon's hospital care averaged about 35 days; North Dakota's nearly 41. Only New Mexico had an average of less than 14.

Although the average for the 18 States combined was 26 days, three-fifths of the patients were hospitalized for less than 20 days, and probably for at least two-thirds of them the length of stay was less than 26 days (chart 5). In all States, data on the average number of days in the hospital were weighted by cases spending extremely long periods there—sometimes 100–180 days within the 6-month period. Approximately 1 out of 5 cases in North Dakota and Oregon and 1 in 7 cases in Illinois had 60 days or more of hospitalization. In the other nine States, fewer cases were hospitalized for long periods. In most States, about 20–30 percent of the cases were in the hospital less than 7 days.

<sup>10</sup>Connecticut required prior approval by the State medical director for care in chronic and convalescent hospitals.



**Table 3.—Percent of all old-age assistance cases receiving nursing-home and convalescent-home care, average cost per case and per month of care, and average number of months of care, by State, during a 6-month period in 1946<sup>1</sup>**

State <sup>2</sup>	Cases receiving nursing-home and convalescent-home care			
	Percent of all old-age assistance cases <sup>3</sup>	Average cost per case	Average number of months of care	Average cost per month
Total, 17 States <sup>1</sup> .....	2.5	\$290.49	4.5	\$64.72
Connecticut.....	10.4	525.76	4.5	117.85
New Hampshire.....	8.5	257.71	4.3	60.20
Massachusetts.....	5.7	339.03	4.9	69.72
Maine.....	3.9	306.05	5.0	61.35
New Jersey.....	3.7	341.22	4.4	76.75
Oregon.....	3.7	279.55	4.7	59.19
North Dakota.....	2.6	243.04	5.1	48.01
Michigan.....	2.4	321.54	3.8	84.28
Kansas.....	2.1	188.43	4.2	45.90
Texas.....	1.9	184.06	4.9	37.50
Minnesota.....	1.8	158.75	2.7	50.73
Illinois.....	1.6	228.24	4.4	51.99
Wyoming.....	1.5	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )
Indiana.....	.8	257.66	3.9	66.78
New Mexico.....	.4	( <sup>4</sup> )	( <sup>4</sup> )	63.66
North Carolina.....	.1	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )
South Carolina.....	.1	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )

<sup>1</sup>Excludes Pennsylvania and West Virginia, which did not provide nursing- and convalescent-home care from assistance funds, and Nebraska, for which data are not available.

<sup>2</sup>Data for entire State or selected counties in State.

<sup>3</sup>Based on number of different cases receiving assistance during 6-month period.

<sup>4</sup>Data incomplete.

<sup>5</sup>Not computed; base too small.

#### Expenditures for hospitalization.—

There is a striking similarity, among the 16 States for which these data can be computed, in the average amount paid per day in the hospital. In general, the average was about \$4-5 a day; in Michigan it was \$5.66, and in Maine, North Carolina, and South Carolina it was less than \$3. In Maine, where the State appropriation for the hospital-aid program was not sufficient to pay the ward rates, the hospitals frequently attempted to collect from the recipient the difference between the payment from the hospital-aid fund and the actual ward rate. The agency could not, however, consider this unmet balance as a requirement in arriving at the amount of the money payment to the recipient. Both the North Carolina and South Carolina agencies recognized that the payments to hospitals were inadequate.

In most States and localities the

amounts paid undoubtedly failed to cover the cost of the services furnished. At the time the study was made, hospitals throughout the country were finding it necessary to increase rates for private patients and were pressing for higher payments for services to recipients of assistance and other needy groups.

In spite of the low per diem rates in effect in 1946, hospital bills for aged recipients were sizable. During the 6-month period, payments were \$100, or even more, per case receiving hospitalization in nine of the 16 States (chart 4). In North Dakota, with an unusually high average number of days of care (41 per case), the average cost per case was \$168. In Illinois and Oregon, where both the average number of days in the hospital and the payments per diem were somewhat larger than those in most States, the bills averaged more than \$150 per hospitalized case; the average in Michigan, which had a higher per diem rate, was \$140.

Another and perhaps simpler measure of the amount of services supplied is obtained by considering total services in relation to the entire case-load. In the 18 States combined, assistance cases averaged nine-tenths of a day in the hospital during the 6 months, or 1.8 days per year (table 2). If data for North Carolina and South Carolina are excluded from consideration, the median State among the remaining 15 States supplied, on an annual basis, 2 days of care per assistance case.<sup>11</sup>

#### Nursing-Home Care

The term nursing-home care is used here to include care in both nursing and convalescent homes. In some instances, homes that have been considered nursing homes might more appropriately have been classified as homes for domiciliary care. Moreover, the borderline between convalescent homes and hospitals may not have been drawn at the same point in all instances.

<sup>11</sup>North Carolina and South Carolina seldom used assistance funds to pay for hospitalization; in most localities in New Jersey, hospital costs are met from other than assistance funds.

Of the 20 States participating in the study, two—Pennsylvania and West Virginia—did not provide nursing-home care from assistance funds. Although Nebraska provided this type of care, the data were not reported. For the other 17 States, 1 assistance case in 40 received nursing-home care during the 6-month period (table 3). Connecticut's proportion was more than 1 in 10, and New Hampshire's was 1 in 12. At the other extreme, in North Carolina and in South Carolina only 1 recipient in 1,000 was reported as receiving such care.

For the most part, recipients in the nursing homes were receiving long-time care. For the 17 States, in the 6 months studied, the average stay was 4.5 months. North Dakota reported an average of 5.1 months; in Minnesota the average was only 2.7 months.

**Table 4.—Percent of all old-age assistance cases receiving drugs, percent receiving dental services, and average cost per case receiving each type of service, by State, during a 6-month period in 1946**

State <sup>1</sup>	Cases receiving drugs		Cases receiving dental services	
	Percent of all old-age assistance cases <sup>2</sup>	Average cost per case	Percent of all cases <sup>2</sup>	Average cost per case
Total.....	28.8	\$15.92	1.4	\$29.64
Connecticut.....	22.9	14.52	1.8	35.85
Illinois.....	33.8	7.56	1.4	22.50
Indiana.....	27.5	8.07	1.4	21.11
Kansas.....	34.9	14.03	1.5	14.51
Maine.....	<sup>3</sup> 65.8	<sup>3</sup> 17.41	.2	( <sup>4</sup> )
Massachusetts.....	28.0	13.33	1.7	22.42
Michigan.....	( <sup>4</sup> )	( <sup>4</sup> )	.2	( <sup>4</sup> )
Minnesota.....	24.5	11.05	2.3	29.22
Nebraska.....	18.6	10.75	1.5	37.82
New Hampshire.....	38.0	10.76	1.4	( <sup>4</sup> )
New Jersey.....	35.8	11.66	.7	( <sup>4</sup> )
New Mexico.....	12.9	16.77	1.3	49.46
North Carolina.....	<sup>5</sup> 7.6	<sup>5</sup> 26.00	.2	( <sup>4</sup> )
North Dakota.....	<sup>6</sup> 27.8	<sup>6</sup> 19.43	.9	( <sup>4</sup> )
Oregon.....	19.3	18.09	.8	( <sup>4</sup> )
Pennsylvania.....	15.9	5.79	1.4	( <sup>4</sup> )
South Carolina.....	13.8	35.85	( <sup>7</sup> )	( <sup>7</sup> )
Texas.....	42.5	22.76	2.1	35.84
West Virginia.....	.9	( <sup>4</sup> )	.1	( <sup>4</sup> )
Wyoming.....	21.6	11.36	1.2	( <sup>4</sup> )

<sup>1</sup>Data for entire State or selected counties in State.

<sup>2</sup>Based on number of different cases receiving assistance during 6-month period.

<sup>3</sup>Excludes some cases receiving drugs supplied by physicians and cost of these drugs.

<sup>4</sup>Not computed; base too small.

<sup>5</sup>Data not available.

<sup>6</sup>Excludes routine monthly allowance of \$1 for drugs and cases receiving only this service.

<sup>7</sup>Dental services not provided from assistance funds.

Nursing-home care, which includes maintenance costs as well as nursing and other medical services, is expensive even in homes that do not meet high standards. Unquestionably the homes in which recipients of old-age assistance were living ranged from those of acceptable quality as nursing-care institutions to homes that were poorly equipped and operated. For the 17 States the average monthly cost per case receiving nursing-home care was \$65. In Connecticut the average cost was \$118, and in Michigan it was \$84. In only three States for which unit costs could be computed was the cost less than \$50 a month—the maximum monthly payment in which the Federal Government can participate. Differences in monthly costs probably reflect differences in the types of services provided as well as in the quality of the services. Since 1946, costs of care in nursing homes have risen substantially.

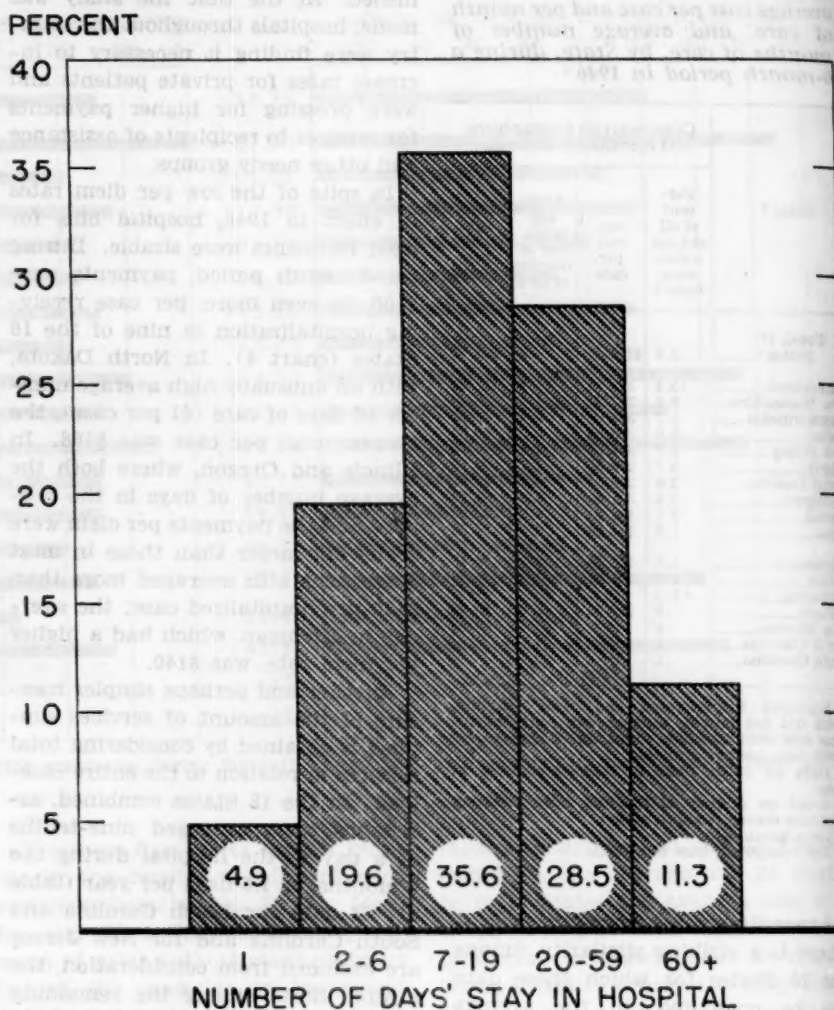
The share of total expenditures for medical care going for nursing-home and convalescent-home care was relatively large, representing from 45 percent to 80 percent in five States—Connecticut, Massachusetts, New Hampshire, New Jersey, and Oregon. These States provide such care to relatively large proportions of cases.

The States reported that, although there is great need among aged recipients for nursing-home care, the high costs of the care put assistance agencies at a disadvantage in competing for the limited accommodations available.

### Drugs

Because of the extent of chronic illnesses among old persons, it is not surprising that a relatively large number of the cases receiving old-age assistance required drugs, frequently on a regular and continuing basis. These drugs were in addition to medicine chest supplies, which were frequently included in budgeting requirements. In most States the number of recipients for whom medicines were supplied and the number with physicians' visits were closely related. Usually more cases had physicians' services than had medicines, but in a few States the reverse was true.

Chart 5.—Percent of all old-age assistance cases hospitalized, by number of days in hospital, 17 States,<sup>1</sup> during a 6-month period in 1946



<sup>1</sup>Excludes Pennsylvania and Texas, which did not pay hospital costs from assistance

funds, and Michigan, for which data are not available.

In the 19 States for which such data are available, it is estimated that nearly 3 cases in 10 received medicines during the 6 months of the study (table 4). Maine included an amount for medicines in the budgets of two-thirds of the cases. Under policies in effect in this State in 1946, medicines were supplied either as prescribed by physicians or as requested by the recipient. The agency believed that there was widespread use of patent medicines, particularly in the more remote rural areas where there was a dearth of doctors. In Texas, 25 percent of the recipients had amounts budgeted for physicians' services, while the cost of drugs and

medical supplies was included for 43 percent. Some items that usually were classified as medicine chest supplies may have been reported by Texas as medicines. In a number of States, the extent to which drugs were supplied may have been somewhat understated. In some instances, a single amount was included in the budget to meet the costs of physicians' services and medicines. Because this was the usual practice in Michigan, data for that State are excluded from table 4. The cost of medicines in Maine also is known to be understated because of this practice. To a lesser degree, data for other States may have also been



affected. Physicians undoubtedly administered or dispensed some medicines without making any separate charge for them.

The cost per case receiving drugs was in general higher in the States that included estimated amounts in the budgets of individual recipients to meet anticipated need for drugs. This procedure may account for the relatively high costs in Maine, Oregon, North Carolina, South Carolina, and Texas. An examination of county data for Maine, Oregon, and Texas indicates that medicines were supplied for relatively large numbers of recipients in all localities. In South Carolina the practice differed widely among the local agencies included in the sample. The data are heavily weighted by three counties that considered medicines a requirement for 26-41 percent of the recipients. In three other counties, medicines were considered a requirement for only 3 percent of the cases.

In Maine, medicines cost \$2 per assistance case per month, and in Texas the cost was \$1.70. In North Dakota, if the routine monthly allowance of \$1 per case were included, the cost per assistance case would approach \$2 a month, but the cost per case with a special drug allowance would, of course, be low. For the 19 States combined, the monthly cost was estimated at 77 cents per assistance case.

### Dental Services

Policies or practices affecting the provision of dental services usually limited the types of care that could be provided or the conditions under which specified types of care could be supplied. In most States and localities, agency authorization was required, except in emergencies, before dental work was undertaken. Even in States that in general did not require prior authorization, certain services were subject to approval by the local or State agency, or by a physician, or, in a few instances, by an advisory committee.

In Illinois, for example, recipients could go directly to the dentist of their choice, but the need for den-

tures was subject to review by the county advisory committee except when, in the opinion of the caseworker, dentures were imperative for social or economic reasons. In Connecticut the recipient could go directly to the dentist but was required to discuss with the agency his need for nonemergency dental care before work was started and to obtain an estimate of the cost. Similar procedures were in effect in many of the States.

Even in States or localities with policies permitting a wide variety of dental services, relatively few recipients received this type of care. Limitations on funds and the expense of some dental procedures have doubtless led to close scrutiny of the need for this type of service. Some recipients may not have wanted as much dental service as they needed and could have received. Some localities did not have dentists, and in others there were undoubtedly too few dentists to meet community needs. In some places this scarcity may not have had much effect on the amount of services supplied to recipients; frequently communities poorly supplied with dental service are communities with low economic resources.

In the 19 States for which these data are available, 1.4 percent of the aged recipients had some dental care in the 6-month period (table 4). Monthly costs of dental services per case receiving assistance were 10 cents or more in five States and ranged from less than 1 cent to 7 cents in the other States.

### Home-Nursing Service

Several localities reported that there were too few nurses—practical or registered—to meet community needs. The amount of service provided recipients in hospitals, nursing homes, or their own homes may therefore have represented less than was required even in States with sufficient funds to pay for such care. Assistance agencies participating in the study said that, because of the inadequate supply of nursing homes and the high fees, bedridden recipients in their own homes or in the

homes of relatives frequently got inadequate care. They also said that more facilities in the nursing homes were needed for old men and women who were too infirm to get about in their own homes or to take care of their bodily needs and who could not get proper care at home.

The proportion of cases for which home-nursing services were provided was small in all States—about 1.0 percent of all assistance cases for the 18 States for which such data are available.

### Other Services

Osteopathic services were supplied to some cases in 14 States. Three percent of the recipients in Maine and about 2 percent of those in Michigan and New Mexico had osteopathic treatment, and expenditures for this purpose represented approximately 4 percent of all medical expenditures, excluding those for nursing-home care. In other States, few recipients were served by osteopaths, and expenditures were correspondingly small. In 13 of the 20 States, some chiropractic services were made available to a relatively small number of recipients—usually from 0.1 to 0.3 percent of the caseload in the sample counties.

In Massachusetts and New Hampshire, approximately 5 percent of the recipients received eyeglasses during the 6-month period; in the other 16 States providing eyeglasses the proportions ranged from 0.1 to 3.6 percent. The number reported as receiving services of optometrists may be understated since a separate charge is not always made for this service. Charges for refractions or eye treatment by ophthalmologists or other medical doctors were included under physicians' services.

All States expended some funds to permit recipients to pay transportation costs to obtain medical services, but the expenditures for this purpose were small. In West Virginia, however, where medical services were provided largely to cases having emergency and acute illnesses, transportation costs amounted to 4.5 percent of total medical expenditures.

# Notes and Brief Reports

## Federal Grants to State and Local Governments, 1950-51

Grants-in-aid are but one of the Federal financial aids to State and local governments. Quantitatively, however, they are the most significant type of aid. Because of the flexibility of grants in serving a variety of purposes, regular Federal grants to States and to local governments have followed an almost continuous upward trend in recent years. Total grants, including those of an emergency or temporary nature, amounted to more than \$2.2 billion in the fiscal year 1950-51 (table 1).

The scope of the data presented in the accompanying tables has been confined to grants for cooperative Federal-State or Federal-local programs that are administered at the State and/or local level and to those programs in which most of the funds are channeled through agencies of State and local governments. Emergency grants and the value of grants-in-kind, such as books for the blind and food, have been included when they meet these criteria.

Grants for public assistance payments and administration totaled \$1,186 million in 1950-51 and comprised 53 percent of all Federal grants in the year. Almost \$17.5 million of this amount went for the new program of aid to the permanently and totally disabled. Grants for categorical assistance have tended to increase gradually over the years. The number of assistance recipients and total costs of public assistance payments (from Federal, State, and local funds) declined during the fiscal year 1950-51 for the first time since 1945. Nonetheless, Federal grants for payments and administration were greater than in the previous year. The increase was largely the result of the 1950 amendments that provided for aid to the permanently and totally disabled, permitted Federal sharing in the assistance payment to one adult relative in families receiving aid to dependent children and in vendor payments for medical care,

and extended the grant-in-aid program to Puerto Rico and the Virgin Islands for all categories.

Grants for the administration of the State unemployment insurance and employment service programs were \$174 million in 1950-51, as compared with \$208 million in the preceding fiscal year. The 1949-50 total is deceptively high, however, as a result of a change in the timing of grant checks issued to the States. Actually, dollar expenditures out of grant funds for these functions have followed a fairly smooth upward progression over the years except during the war, when the employment service was nationalized.

Federal grants for health services totaled \$169 million in the fiscal year 1950-51 as compared with \$119 mil-

lion in the previous year; the rise resulted from an increase in hospital construction grant expenditures. The rapid growth in the amount of Federal grants for health programs in recent years reflects both the increase in the number of aided functions and the expansion of established programs. Grants for welfare services other than public assistance amounted to \$103 million, almost 10 percent less than the \$113 million granted the previous year. The two categories together—health and welfare services other than public assistance—accounted for 12 percent of total grants made in 1950-51.

Grants for education made up only 2 percent of total Federal grants during 1950-51. Grants for this purpose have increased since the war period and can be expected to rise sharply in the next few years with the growth of the school construction, mainte-

Table 1.—Federal grants to State and local governments, by purpose, fiscal years 1934-35 through 1950-51

[In thousands]								
Fiscal year	Total	Assistance payments and administration <sup>1</sup>	Emergency relief <sup>2</sup>	Employment security administration <sup>3</sup>	Health services <sup>4</sup>	Other welfare services <sup>5</sup>	Educational <sup>6</sup>	All other <sup>7</sup>
1934-35.....	\$2,196,577	.....	\$1,857,490	\$1,257	.....	\$1,516	\$12,722	\$323,862
1935-36.....	965,138	\$28,424	476,513	3,068	\$4,389	2,117	13,322	467,355
1936-37.....	808,668	143,934	1,722	11,484	12,758	3,089	15,651	620,039
1937-38.....	800,466	216,074	484	45,939	15,329	3,655	24,625	494,339
1938-39.....	1,029,557	246,898	.....	62,858	14,754	3,893	25,411	675,703
1939-40.....	965,239	271,135	.....	61,539	21,873	4,558	25,137	581,001
1940-41.....	858,591	330,408	.....	65,632	25,870	5,078	25,620	405,984
1941-42.....	827,478	374,568	.....	74,034	29,057	5,541	25,811	318,477
1942-43.....	850,995	395,623	.....	36,480	30,396	5,824	26,158	336,534
1943-44.....	896,926	404,942	.....	35,229	60,223	8,616	25,644	362,772
1944-45.....	864,905	410,364	.....	33,730	78,555	9,670	25,131	307,454
1945-46.....	840,098	439,132	.....	54,547	71,169	13,361	25,341	286,500
1946-47.....	1,187,478	613,831	.....	99,252	63,134	98,757	31,145	281,339
1947-48.....	1,452,644	718,359	.....	133,610	55,309	91,958	35,813	417,504
1948-49.....	1,814,751	927,897	.....	140,314	66,646	98,843	36,951	544,100
1949-50.....	2,195,473	1,123,418	.....	207,617	119,158	113,163	38,501	593,617
1950-51.....	2,242,921	1,185,764	.....	173,838	168,938	102,553	49,123	562,766

<sup>1</sup> Old-age assistance, aid to dependent children, aid to the blind, and, beginning 1950-51, aid to the permanently and totally disabled under the Social Security Act, as amended.

<sup>2</sup> Federal Emergency Relief Administration grants. <sup>3</sup> Unemployment insurance administration under the Social Security Act beginning 1935-36; employment service administration, 1934-35 through December 1941 and from Nov. 16, 1946, to date.

<sup>4</sup> From 1935-36 to date, maternal and child health services and services for crippled children under the Social Security Act and public health services; from inception of the program through 1948-49, emergency maternity and infant care; from inception of the program to date: venereal disease, tuberculosis, cancer, and heart disease control, mental health, hospital survey and construction, and water pollution control.

<sup>5</sup> Child welfare services under the Social Security Act from 1935-36 to date; vocational rehabilitation and State and Territorial homes for disabled soldiers and sailors from 1934-35 to date; from 1946-47 to date, school lunch program; for 1942-43, community war service day care.

<sup>6</sup> Colleges for agriculture and mechanic arts, vocational education, education of the blind, and State and municipal marine schools from 1934-35 to date; emergency Office of Education grants from 1935-36 to 1940-41; maintenance and operation of schools in

certain areas from 1946-47 to date; and beginning 1950-51 school survey and construction in certain areas.

<sup>7</sup> Agricultural experiment stations and extension work from 1934-35 to date and under the Research and Marketing Act of 1946 from 1947-48 to date; forest fire cooperation from 1934-35 to date and wildlife restoration from 1938-39 to date; supply and distribution of farm labor from 1942-43 to 1948-49; removal of surplus agricultural commodities under sec. 32 of the Act of August 24, 1935, from 1935-36 to date; commodities furnished by the Commodity Credit Corporation from 1949-50 to date; Federal annual contributions to public housing authorities from 1939-40 to date; regular and emergency highway construction from 1934-35 to date; Federal airport program from 1947-48 to date; Public Works Administration grants and liquidation thereof from 1934-35 through 1949-50; wartime public works from 1941-42 through 1948-49; and community facilities and disaster and emergency relief beginning 1941-42.

Source: Annual Reports of the Secretary of the Treasury, the Combined Statements of Receipts, Expenditures, and Balances of the United States Government, and other Treasury reports. Grants for part of the school lunch program for 1946-47 and for the removal of surplus agricultural commodities for 1935-36 through 1946-47, as reported by the Department of Agriculture.



nance, and operation programs in areas congested as a result of Federal activities. Grants for vocational education, however, have not increased at the same rate as total grants, and those for education of the blind, for colleges of mechanic arts, and for marine schools have remained at about the same level for 10 years or more.

Grants for a miscellany of purposes are combined in the "all other" category. They totaled \$563 million in the fiscal year 1950-51. This category includes programs of great size and importance; for example, \$400 million was granted for highways in 1950-51. The total for "all other" grants, and for highway grants in particular, was higher during a few depression and prewar years than it has been recently.

Total Federal grants to States (including the Territories and possessions) and to local governments amounted to \$14.55 per capita in 1950-51. For the purposes of analysis, the States have been ranked by average 1948-50 per capita income payments and divided into high-, middle-, and low-income groups. Total grants and grants for most of the major purposes tend to average somewhat higher amounts per capita for the low-income group than for the middle-income group and, similarly, higher for the middle-income group than for the high-income group. Within each income group, however, there is wide diversity in the per capita grants.

Total grants to the high-income States averaged \$13.02 per capita, while those to the middle-income and low-income States averaged \$14.70 and \$17.49 per capita, respectively. Per capita grants for assistance payments and administration, health services, other welfare services and education and for all other purposes are also highest, on the average, for the low-income group of States. In 1950-51, as in previous years, there tended to be a direct correlation between per capita grants for employment security administration and State per capita income.

The inverse correlation between per capita grants and per capita income for many of the major purposes has been a development of the past

Table 2.—Per capita Federal grants to States and localities, by State and purpose, fiscal year 1950-51

States ranked by 1948-50 average per capita income	Average per capita income, 1948-50	Per capita grants					
		Total	Assistance payments and administration <sup>1</sup>	Employment security administration <sup>2</sup>	Health services <sup>3</sup>	Other welfare services <sup>4</sup>	Education <sup>5</sup>
Total.....		\$14.65	\$7.69	\$1.13	\$1.10	\$0.67	\$0.32
Continental United States...	\$1,380	14.65	7.80	1.14	1.08	.65	.32
High-income group.....		13.02	7.16	1.44	.68	.48	.27
New York.....	1,803	10.45	5.25	1.84	.58	.37	.15
District of Columbia.....	1,771	7.02	3.20	.76	1.28	.51	.12
Nevada.....	1,743	43.36	6.50	3.70	1.60	.63	1.97
Delaware.....	1,728	14.92	2.75	1.29	1.54	.77	.73
Illinois.....	1,714	10.49	5.54	.99	.43	.49	.25
Connecticut.....	1,674	10.78	4.82	1.35	.74	.61	.30
California.....	1,654	18.58	12.92	1.70	.45	.55	.42
New Jersey.....	1,621	6.97	2.42	1.41	.67	.37	.16
Montana.....	1,546	27.94	10.06	1.65	1.40	.68	.43
Washington.....	1,545	22.35	14.47	1.50	.69	.67	.56
Ohio.....	1,505	10.93	5.73	.97	.74	.46	.26
Massachusetts.....	1,503	18.74	10.68	1.58	.89	.40	.19
Wyoming.....	1,501	29.23	7.25	1.89	1.41	.87	.97
Michigan.....	1,496	12.74	7.15	1.19	1.00	.87	.26
Rhode Island.....	1,472	15.03	5.97	1.98	1.23	.83	.43
Maryland.....	1,458	8.40	3.25	1.21	.89	.45	.26
Middle-income group.....		14.70	7.67	.96	1.02	.59	.31
Oregon.....	1,453	16.37	7.11	1.49	1.21	.69	.26
Pennsylvania.....	1,446	10.08	4.95	1.22	.76	.40	.19
Nebraska.....	1,417	15.99	7.36	.65	.93	.55	.42
Iowa.....	1,416	15.14	7.30	.53	1.12	.56	.28
Wisconsin.....	1,396	12.27	6.31	.77	.72	.54	.23
Colorado.....	1,395	25.96	15.26	1.05	1.43	.56	.41
Indiana.....	1,391	9.75	5.16	.79	.74	.59	.26
South Dakota.....	1,359	22.31	7.70	1.13	.48	.45	.51
Missouri.....	1,349	19.57	13.14	.79	.97	.62	.27
North Dakota.....	1,338	21.48	6.63	.93	1.33	.69	.47
Minnesota.....	1,313	15.18	7.49	.88	.96	.60	.24
Kansas.....	1,297	17.24	8.90	.71	.87	.67	.55
Idaho.....	1,271	22.44	8.75	1.51	1.51	.79	.58
New Hampshire.....	1,255	16.31	6.44	1.65	1.77	.68	.61
Utah.....	1,228	21.51	8.06	1.65	1.54	.87	.62
Texas.....	1,206	15.20	9.04	.50	1.37	.74	.38
Arizona.....	1,182	23.99	9.84	1.71	1.82	.77	.58
Low-income group.....		17.49	9.10	.83	1.88	1.05	.42
Vermont.....	1,163	15.88	6.07	1.47	1.94	.93	.64
Maine.....	1,153	17.97	8.29	1.13	2.38	.58	.50
Florida.....	1,128	18.54	11.41	1.05	1.52	.78	.22
Virginia.....	1,087	9.52	2.69	.52	1.55	.75	.52
Oklahoma.....	1,078	30.73	19.56	.90	2.03	1.03	.81
New Mexico.....	1,073	25.44	8.89	1.28	1.52	.80	.76
West Virginia.....	1,047	13.78	7.63	.69	.91	.99	.27
Louisiana.....	1,007	30.48	21.11	.94	1.46	1.20	.25
Georgia.....	918	17.50	8.63	.82	1.98	1.11	.65
Tennessee.....	912	15.57	8.41	.81	1.43	1.04	.29
North Carolina.....	900	12.29	5.06	.76	1.69	1.11	.28
Kentucky.....	895	15.76	7.95	.71	1.89	1.00	.34
Arkansas.....	826	22.24	11.49	.86	2.38	1.25	.64
South Carolina.....	825	14.42	5.54	.91	1.98	1.27	.33
Alabama.....	811	15.48	7.57	.84	2.79	1.16	.57
Mississippi.....	692	16.08	7.04	.81	3.00	1.35	.42
Territories and possessions.....		9.58	2.05	.45	1.78	1.28	.33
Alaska.....		25.21	6.64	2.74	8.63	.32	1.08
Hawaii.....		17.89	6.00	1.21	1.66	.66	.50
Puerto Rico.....		6.63	.89	.14	1.30	1.46	.24
Virgin Islands.....		20.67	2.01	.36	8.99	3.48	1.26

<sup>1</sup> Old-age assistance, aid to dependent children, aid to the blind, and aid to the permanently and totally disabled.

<sup>2</sup> Unemployment insurance and employment service administration.

<sup>3</sup> Maternal and child health services, services for crippled children, general public health services, venereal disease, tuberculosis, heart disease, and cancer control, mental health, hospital survey and construction, and water pollution control.

<sup>4</sup> Child welfare services, vocational rehabilitation, State and Territorial homes for disabled soldiers and sailors, and school lunch program.

<sup>5</sup> Colleges for agriculture and mechanic arts, vocational education, education of the blind, State and municipal marine schools, school survey and construction, and maintenance and operation of schools in certain areas.

Agricultural experiment stations and extension work, marketing and research, forest fire cooperation removal of surplus agricultural commodities, commodities furnished by the Commodity Credit Corporation, wildlife restoration, annual contributions to public housing agencies, Federal airport program regular and emergency highway construction, disaster and emergency relief grants.

Source: Grants data are from the Combined Statement of Receipts, Expenditures, and Balances of the United States Government for the Fiscal Year Ended June 30, 1951, and are on a checks-issued basis. Per capita grants are based on estimates by the Bureau of the Census for the total population, excluding Armed Forces overseas, as of July 1, 1950; for the Territories and possessions, they are based upon the 1950 Census. Income payments data used are from the Survey of Current Business, August 1950.

**Table 3.—Federal grants to States and localities in relation to income payments and State tax collections, by State, fiscal year 1950-51**

States ranked by 1948-50 average per capita income	Total grants to States			Grants under programs administered by Social Security Administration				
	Amount (in thousands)	As percent of income payments	As percent of State tax collections	Amount (in thousands)	As percent of income payments	As percent of State tax collections	As percent of total grants	Per capita
Total.....	\$2,242,921			\$1,213,822			54.1	\$7.88
Continental United States.....	2,215,363	1.02	24.5	1,206,312	0.56	13.4	54.5	7.98
High-income group...	884,045	.76	20.3	493,846	.42	11.3	55.9	7.27
New York.....	155,865	.60	17.1	79,283	.28	8.7	50.9	5.31
District of Columbia...	5,543	.35	5.4	2,888	.18	2.8	52.1	3.66
Nevada.....	6,937	2.31	53.4	1,165	.39	9.0	16.8	7.28
Delaware.....	4,758	.78	17.0	1,018	.17	3.6	21.4	3.19
Illinois.....	91,839	.60	21.9	49,221	.32	11.7	53.6	5.62
Connecticut.....	21,702	.61	17.5	10,079	.28	8.1	46.4	5.00
California.....	196,781	1.06	20.5	137,626	.74	14.4	69.9	12.99
New Jersey.....	33,936	.41	20.2	12,273	.15	7.3	36.2	2.52
Montana.....	16,705	1.74	49.1	6,297	.65	18.4	37.5	10.48
Washington.....	53,233	1.36	23.6	34,886	.89	15.4	65.5	14.65
Ohio.....	87,020	.69	20.8	46,453	.37	11.1	53.4	5.84
Massachusetts.....	88,101	1.17	30.0	50,683	.67	17.2	57.5	10.78
Wyoming.....	8,506	1.94	38.7	2,238	.61	10.2	26.3	7.69
Michigan.....	81,524	.80	18.0	46,549	.46	10.3	57.1	7.28
Rhode Island.....	11,842	.96	27.5	4,941	.40	11.5	41.7	6.27
Maryland.....	19,452	.54	13.7	8,276	.23	5.7	41.9	3.52
Middle-income group...	665,129	1.05	26.3	354,748	.66	14.0	53.3	7.84
Oregon.....	24,965	1.08	22.7	11,117	.48	10.1	44.5	7.29
Pennsylvania.....	106,346	.66	21.4	53,118	.33	10.7	49.9	5.04
Nebraska.....	21,384	1.09	40.3	10,105	.52	19.1	47.3	7.56
Iowa.....	39,912	1.07	24.6	19,660	.53	12.1	49.3	7.46
Wisconsin.....	42,342	.86	18.2	22,346	.45	9.6	52.8	6.47
Colorado.....	34,763	1.86	34.8	20,797	1.12	20.8	59.8	15.53
Indiana.....	38,534	.67	16.1	20,939	.37	8.8	54.3	5.30
South Dakota.....	14,721	1.71	35.0	5,299	.61	12.6	36.0	8.03
Missouri.....	77,682	1.40	42.9	52,875	.95	29.2	68.1	13.32
North Dakota.....	13,424	1.66	32.0	4,364	.54	10.4	32.5	6.98
Minnesota.....	45,558	1.14	21.1	23,009	.58	10.7	50.5	7.66
Kansas.....	33,069	1.29	26.9	17,469	.68	14.2	52.8	9.11
Idaho.....	13,309	1.74	39.1	5,393	.71	15.9	40.5	9.09
New Hampshire.....	8,741	1.27	38.0	3,637	.53	15.8	41.6	6.79
Utah.....	14,952	1.69	29.9	5,871	.66	11.7	39.3	8.45
Texas.....	117,351	1.19	33.3	71,128	.72	20.2	60.6	9.21
Arizona.....	18,096	1.93	27.0	7,620	.81	11.4	42.1	10.11
Low-income group...	666,189	1.78	31.0	357,718	.96	16.7	53.7	9.39
Vermont.....	6,035	1.34	27.4	2,516	.56	11.4	41.7	6.62
Maine.....	16,529	1.55	38.4	7,876	.74	18.3	47.7	8.56
Florida.....	51,700	1.53	25.2	32,306	.96	15.8	62.5	11.58
Virginia.....	31,543	.82	19.5	9,688	.25	6.0	30.7	2.92
Oklahoma.....	68,587	2.87	39.0	44,235	1.85	25.1	64.5	19.82
New Mexico.....	17,576	2.29	29.8	6,423	.84	10.9	26.5	9.30
West Virginia.....	27,710	1.31	25.9	15,990	.76	14.9	57.7	7.95
Louisiana.....	81,929	2.92	31.3	57,453	2.05	21.9	70.1	21.37
Georgia.....	60,835	1.82	39.8	30,748	.92	20.1	50.5	8.89
Tennessee.....	51,335	1.62	30.9	28,655	.90	17.3	55.8	8.69
North Carolina.....	50,157	1.29	19.6	21,758	.56	8.5	43.4	5.33
Kentucky.....	46,595	1.73	37.9	24,493	.91	19.9	52.5	8.28
Arkansas.....	42,552	2.70	46.3	22,702	1.44	24.7	53.5	11.90
South Carolina.....	30,577	1.74	29.4	12,533	.71	12.1	41.0	5.91
Alabama.....	47,429	1.85	40.5	24,296	.95	20.7	51.0	7.90
Mississippi.....	35,098	2.30	34.8	16,104	1.06	15.9	45.9	7.38
Territories and possessions.....	27,558			7,510			27.3	2.61
Alaska.....	3,428			1,166			34.0	8.58
Hawaii.....	8,889			3,315			37.3	6.67
Puerto Rico.....	14,691			2,792			19.0	1.26
Virgin Islands.....	550			237			43.1	8.90

Source: Grants data are from the Combined Statement of Receipts, Expenditures, and Balances of the United States Government for the Fiscal Year Ended June 30, 1951, and are on a checks-issued basis. Income payments data are for the calendar year 1950 and are from the Survey of Current Business, August 1951. Tax collections data are for the fiscal year 1951 and are from State Tax Collections in 1951 (Bureau of the Census). Per capita grants are based on estimates by the Bureau of the Census for the total population, excluding the Armed Forces overseas, as of July 1, 1950; for the Territories and possessions, they are based upon population data from the 1950 Census.

several years and represents progress toward greater equalization of the Federal share of the aided programs.

Generally, total grants per capita are higher in the sparsely populated and the large public-land States as a result of the operation of minimum

allotment provisions and of certain of the allocation formulas. In Nevada, for example, they amounted to \$43.36 per capita in 1950-51. Total grants per capita are also unusually high in Oklahoma and Louisiana. These States spend relatively large amounts

for public assistance, and large Federal grants are required under the matching provisions of the Social Security Act.

For all purposes, the average per capita grants to the Territories and possessions, as a group, are substantially lower than the average for the continental United States. This difference results from the significantly low per capita grants to Puerto Rico, the most populous of the group; for Alaska, Hawaii, and the Virgin Islands the total per capita grants exceed the averages for all States and for each of the three income groups. For public assistance as for many other grant programs, the amount of Federal aid made available to Puerto Rico and the Virgin Islands is less favorable, relatively, than that offered to the States.

On the average, total grants to State and local governments—when considered in relation to State income payments and State tax collections—tend to be somewhat higher in States with low per capita income. Total grants in 1950-51 averaged 1.02 percent of income payments for the continental United States; the percentage for the high-income States was 0.76 percent, while those for the middle- and low-income groups were 1.05 and 1.78 percent, respectively (table 3). As a percent of State tax collections, Federal grants amounted to 24.5 percent in 1950-51 for all States, 20.3 percent for the high-income States, 26.3 percent for the middle-income States, and 31.0 percent for the low-income States. As with per capita amounts, these percentages are high in the large public-land States and in those States spending heavily for public assistance.

Grants administered by the Social Security Administration amounted to \$1,214 million in 1950-51, or 54 percent of all Federal grants. They equaled, on the average, 0.56 percent of income payments and 13.4 percent of State tax collections. Here, again, the percentages tended to be larger in the States where per capita income was low. Social Security Administration grants averaged approximately the same percentage of total grants for each income group of States, al-



though State-by-State variation is considerable. For the Territories and possessions, however, they constituted only 27.3 percent of total grants and equaled only \$2.61 per capita, as compared with 54.5 percent and \$7.98 per capita for the continental United States.

## Economic Status of Aged Persons and Dependent Survivors, December 1951

Estimates are given below of the number of aged persons and of dependent survivors in the population at the end of 1951 who were receiving income from employment, social insurance and related programs, and public assistance.

The basic trend in the leading income sources for these groups continues to be the rapid growth in the relative importance of social insurance, particularly old-age and survivors insurance. Between December 1950 and December 1951 the number of aged persons drawing old-age and survivors insurance benefits increased 27 percent; the number of beneficiaries among widowed mothers with children under age 18 went up 20

percent; and the number of paternal orphan beneficiaries rose 19 percent. Public assistance recipients among these three groups decreased 3, 10, and 9 percent, respectively, during the same period; the number of earners also declined, but the declines were less, relatively, than those for the recipients of assistance.

Many of the old-age and survivors insurance beneficiaries eligible under the 1950 amendments qualify for small benefits, and in the absence of other income they require supplementary public assistance. In February 1952, 12 percent of the aged insurance beneficiaries and 15 percent of the old-age assistance recipients were receiving payments under both programs, as were 9 percent of all child beneficiaries under the insurance program and 5 percent of all children receiving aid to dependent children.

## Size of the Aged Labor Reserve

The pressure of the defense mobilization program on manpower resources has aroused speculation on the size of the labor-force reserve among aged persons. Experience dur-

ing World War II leaves little doubt that additional workers can be recruited from among those now in retirement. In 1944 the proportion of all men aged 65 and over who were in the labor force rose to an average monthly rate of 52 percent, or 7 points higher than the average for 1940, while the participation rate for women aged 65 and over went up from 7 to 10 percent. The changes in the size of the aged labor force had a measurable effect on social security operations. Approximately 100,000 old-age assistance cases were closed between January 1942 and July 1945 because the recipient obtained employment. More than 2 in every 3 aged workers eligible for retirement benefits under old-age and survivors insurance preferred to remain at work during the war years.

By the beginning of 1952 the labor-force participation rate for persons 65 years of age and over had receded to the 1940 level. If employment among the aged should rise again to peak wartime rates—52 percent for men and 10 percent for women—the number of additional aged workers might be expected to total perhaps 600,000 (about 500,000 men and 100,000 women). This estimate is somewhat less than others, but it is not unreasonable in the light of the available information on the prevalence of disability among aged persons not in the labor force, the long absence of many older persons from gainful employment, and their opinions when interviewed concerning the desirability of returning to work and the kind of jobs that would attract them back to the labor force.

Sometimes overlooked in discussions of the size of the aged labor-force reserve is the selected character of the aged still at work. They are the survivors of a much larger group of workers, most of whom have fallen to the assaults of age on health, work habits and skills, and emotional balance. References to the experience, reliability, and low injury and absenteeism rates of 65- and 70-year-old employees tell little about the productive potentialities of the millions of aged persons no longer at work. While some of the latter group have been the victims of arbitrary retire-

Estimated number of aged persons and dependent survivors receiving income from specified sources, December 1951<sup>1</sup>

[In millions]

Source of income	Persons aged 65 years and over			Widows under age 65		Paternal orphans under age 18 <sup>2</sup>
	Total	Men	Women	Total <sup>3</sup>	With 1 or more children under age 18	
Total in population <sup>4</sup> .....	13.0	6.1	6.9	3.7	0.8	2.1
Employment.....	4.0	2.5	1.5	2.0	.4	.1
Earners.....	3.0	2.5	.5	2.0	.4	.1
Wives of earners.....	1.0		1.0			
Social insurance and related programs:						
Old-age and survivors insurance.....	3.3	1.8	1.5	.2	.2	.8
Railroad retirement.....	.3	.2	.1	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )
Federal employee retirement programs.....	.2	.1	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )
Veterans' compensation and pension program.....	.3	.2	.1	.4	.1	.3
Other <sup>6</sup> .....	.3	.1	.2	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )
Public assistance.....	2.7	1.3	1.4	1.1	1.1	1.3

<sup>1</sup> Continental United States only.

<sup>2</sup> Excludes widows who have remarried.

<sup>3</sup> Includes children not living with widowed mother.

<sup>4</sup> Includes persons with no income and with income from sources other than those specified. Some persons received income from more than one of the sources listed.

<sup>5</sup> Fewer than 50,000.

<sup>6</sup> Beneficiaries of State and local government employee retirement programs, and wives of male

beneficiaries of programs other than old-age and survivors insurance and railroad retirement.

<sup>7</sup> Old-age assistance.

<sup>8</sup> Aid to dependent children.

Sources: Number of persons of specified age, sex, marital status, family status, and parental status and number of earners, estimated from Bureau of the Census data. Number of persons in receipt of payments under social insurance and related programs and from public assistance reported by administrative agencies, partly estimated.

ment practices, the great majority, particularly during a period of full employment, have had to leave the labor force for compelling personal reasons.

The data developed from the February 1949 survey of disability made by the Bureau of the Census indicate that illness or disability sufficient to keep a person from doing his regular work or performing other routine duties was three and a half times as frequent among persons aged 55-64 as among persons aged 25-34. One in every 10 persons aged 55-64 was incapacitated on the day of the enumeration.<sup>1</sup> Similar information, unfortunately, was not obtained for persons aged 65 years and over, but data from other surveys give evidence of a progressive increase in incapacity in the older ages.

Disabilities lasting 12 months or longer were reported for 29 out of every 1,000 persons covered by the National Health Survey (1935-36) in the age class 55-64, a rate that rose to 101 per 1,000 for the age group 85 and over.<sup>2</sup> Seventy-two percent of the nonworking male old-age beneficiaries interviewed in the course of the 1951 survey made by the Bureau of Old-Age and Survivors Insurance said they were unable to work. This proportion was 63 percent among men aged 65-69, 72 percent among those aged 70-74, 79 percent in the age group 75-79 years, 86 percent among men aged 80-84, and 88 percent in the age group 85 and over.<sup>3</sup>

Some disability, it is true, is short-term and need not result in permanent separation from the labor force. About a third of the men and women of all ages who were classified as disabled in the Bureau of the Census survey of February 1949 were members of the labor force—that is, they had jobs to which they expected to return, or they expected to look for jobs when their incapacitating condition had cleared up. This proportion, however, dropped to one-fifth among persons incapacitated 7 months or longer, and it is here that the aged

bulk particularly large. When such long-duration cases increase from 50 percent of the disabled persons aged 45-54 to 62 percent among persons aged 55-64, the presumption is strong that the ratio is two-thirds or three-fourths or more in the higher age classes. For most persons past age 65, disability is long-term disability, and their return to employment is doubtful.

The recruitment of aged workers will be affected by other factors as well. Adjustment to the routine of a regular job is difficult for anyone who held his last job 5 or 10 years ago or more. Almost half the 2 million men aged 65 and over who were not in the labor force in March 1951 but who were not classified as unable to work had had no work experience since the beginning of World War II. Another third of a million had worked during but not after the war. Of the 4.9 million aged women not in the labor force in that month and not classified as unable to work, 4.4 million had had no work experience in 10 years or more and 0.2 million had held no job subsequent to the war.<sup>4</sup>

Many retired workers express an interest in returning to work, but under conditions that industry may not always be able to meet. Of the men receiving old-age benefits who were interviewed in the national survey of old-age and survivors insurance beneficiaries and who indicated a desire for employment, more than half wanted lighter work than their last regular job; half said they would want to work only part time or occasionally.

It is a fact of some significance, though one a little neglected in discussions of the size of the aged labor-force reserve, that almost half the men past age 65 and not in the labor force have passed their seventy-fifth birthday. There is a tendency to think of the aged as a homogeneous group. Actually the age span among old persons is considerable, and there is a great diversity in capacity for work, for social participation, and for enjoyment. Chronologically the 65-

year-old man is as far away from the man of 85 as he is from the man of 45. Three-fifths of the aged labor force are in the relatively active years 65-69. Most of the labor-force members past age 70 are self-employed, as farmers or businessmen, and are able to adjust the pace of their work to their more limited capacities; many of them work part time only.

From Bureau of the Census data<sup>5</sup> for March 1952, it may be estimated that 3.6 million men past age 65 were not in the labor force that month; 1.1 million were aged 65-69 years, 1 million were 70-74, and 1.5 million were aged 75 or over. To judge from relationships observed in the February 1949 disability survey, perhaps 1.7 million were disabled, leaving about 1.9 million neither disabled nor in the labor force. Of the 1.9 million, perhaps 0.6 million were aged 75 or over; by reason of age alone, very few of them could be expected to return to the labor force. The other 1.3 million consisted of 0.7 million persons aged 65-69 and 0.6 million in the age class 70-74. If it is assumed that one-half of the first age group and one-third of the second could be induced to return to gainful work, the estimated labor-force reserve would amount to 0.6 million. To this number might be added 0.1 million men aged 75 and over and 0.1 million women aged 65 and over, which would bring the reserve to 0.8 million. When further information becomes available, this estimate may prove to be too high. The totals of 0.5 million men and 0.1 million women obtained by the application to the aged population of the peak wartime labor-force participation rates, referred to earlier, represent a more modest and more reasonable approximation of the size of the aged labor-force reserve.

The contribution that this reserve would make to production, if the entire number—whether 0.6 or 0.8 million—were recruited, would be less than could be obtained by a slight increase in the length of the workweek. In March 1952, civilian employment amounted to 59.7 mil-

<sup>1</sup>See the *Bulletin*, November 1950, page 10.

<sup>2</sup>*Public Health Reports*, March 15, 1940, page 459.

<sup>3</sup>Preliminary data.

<sup>4</sup>Bureau of the Census, *Current Population Reports: Labor Force, Work Experience of the Labor Reserve*, March 1951, Series P-50, No. 38.

<sup>5</sup>Bureau of the Census, *Current Population Reports: Labor Force, The Monthly Report on the Labor Force: March 1952*, Series P-57, No. 117, and unpublished data.



lion. The addition of 0.6 or 0.8 million would represent an increase of about 1 percent in total employment. If, instead, the workweek were increased by 1 percent, less than half an hour would be added to the average number of hours (41.1) worked in March. The result probably overstates the increase needed in the workweek to yield the equivalent in production of another 0.6 or 0.8 million aged workers in employment. It is an overstatement because it assumes the average aged worker is as productive as the average younger worker. This assumption is not valid because, among other reasons, the

average aged worker puts in less time on the job than younger workers; relatively twice as many are part-time workers and relatively fewer work the full year round.<sup>6</sup>

To make these observations is not to minimize the contribution that aged workers are making to the national economy, or to justify employment practices that deny jobs to persons on the basis of chronological age only. Employment in the older years has values both for the Nation and the individual worker. The door to job opportunities should be kept open

<sup>6</sup>Bureau of the Census, *Current Population Reports: Labor Force*, Series P-50, No. 35.

for old as well as young. It is only realistic to recognize, however, that not all older persons can take advantage of work opportunities. Furthermore, many people believe that society should respect the right of older persons to choose retirement in preference to work. In the absence of an acute national emergency, and until other measures to augment production are exhausted, social pressure on older workers to stay on the job or to return to employment can be as objectionable as enforced retirement; older workers want and should have free choice between working and not working.

## Recent Publications\*

### Social Security Administration

*Annual Report of the Social Security Administration, 1951.* (Also included in the *Annual Report of the Federal Security Agency*.) Washington: U. S. Govt. Print. Off., 1952. 79 pp. 25 cents.

A report on operations in the fiscal year 1950-51. Discusses the effect of the 1950 amendments and recommends additional changes to strengthen the social security program.

CHILDREN'S BUREAU. *One in Three Hundred: Children Served by the Crippled Children's Program in 1948.* (Children's Bureau Statistical Series, No. 10.) Washington: The Bureau, 1951. 19 pp. Processed. Limited free distribution; apply to the Children's Bureau, Social Security Administration, Washington 25, D. C.

### General

CIVIC, MIRIAM. "More Social Security for Canada." *Conference Board Business Record*. New York, Vol. 9, Apr. 1952, pp. 140-145.

Describes the new Canadian program.

"Conspectus of Social Security in 1951." *Bulletin of the International Social Security Association*, Geneva.

\*Prepared in the Library, Federal Security Agency. Orders for the publications listed should be directed to publishers or booksellers; Federal publications for which prices are listed should be ordered from the Superintendent of Documents, U. S. Government Printing Office, Washington 25, D. C.

Dec. 1951, pp. 392-420. \$2.50 a year.

Summarizes the year's developments in 36 countries.

DAVIDSON, GEORGE F. "Canada's New Social Security." *The Survey*, New York, Vol. 88, Apr. 1952, pp. 168-171. 50 cents.

INTERNATIONAL LABOR OFFICE. *Labour Policies in the West Indies.* (Studies and Reports, New Series, No. 29.) Geneva: The Office, 1952. 377 pp. \$2.25.

Includes chapters on social security and related provisions.

MCCONNELL, JOHN W., and RISLEY, ROBERT. *Economic Security: A Study of Community Needs and Resources.* (Bulletin No. 18). Ithaca: Cornell University, New York State School of Industrial and Labor Relations, July 1951. 79 pp. 25 cents.

The findings of a study made in Elmira, N. Y.

"Reform of the Bolivian Social Insurance System." *Industry and Labour*, Geneva, Vol. 7, Mar. 1, 1952, pp. 191-195. 25 cents.

Outlines the changes made by the decrees of Oct. 1, 1951.

### Retirement and Old Age

CLOSE, KATHRYN. "Retirement—Boon or Menace?" *The Survey*, New York, Vol. 88, Apr. 1952, pp. 160-164. 50 cents.

Asks if "idleness for the aging—with its economic waste and personal tragedy—[must] necessarily accompany the postwar spread of public and private pension plans."

CURTIS, HENRY S. "Why Retire at

Sixty-Five?" *Harper's Magazine*, New York, Vol. 204, Apr. 1952, pp. 92-94. 50 cents.

Argues against compulsory retirement at age 65.

EBASCO SERVICES INCORPORATED. *Encouraging Effective Preparation for Retirement.* New York: Ebasco Services Incorporated, Jan. 1952. 35 pp. Processed.

Describes the retirement preparation programs of several large companies.

GALPERN, MARIE; TURNER, HELEN; and GOLDFARB, ALVIN. "The Psychiatric Evaluation of Applicants for a Home for the Aged." *Social Casework*, New York, Vol. 33, Apr. 1952, pp. 152-160. 50 cents.

KRASNER, I. BIGFORD. "Factors Associated with Status in a Recreational Program for the Aged." *Jewish Social Service Quarterly*, New York, Vol. 28, Mar. 1952, pp. 290-301. \$2.

Based on the St. Louis program.

KUHLE, ALBERT A. "Old-Age and Survivors Insurance—Its Purpose and Effects." *Public Welfare in Indiana*, Indianapolis, Vol. 62, Feb. 1952, pp. 7-14.

LEMKAU, PAUL V. "The Mental Hygiene of Aging." *Public Health Reports*, Washington, Vol. 67, Mar. 1952, pp. 237-241. 45 cents.

MASSE, BENJAMIN L. "Retirement Programs: A Story of Progress." *America*, New York, Vol. 86, Mar. 22, 1952, pp. 667-670. 15 cents.

Discusses public and private plans.

NEW YORK (STATE). DEPARTMENT OF LABOR. DIVISION OF RESEARCH AND

(Continued on page 19)

# Current Operating Statistics

Table 1.—Selected social insurance and related programs, by specified period, 1940–52

[In thousands; data corrected to May 29, 1952]

Year and month	Total	Retirement, disability, and survivor programs										Unemployment insurance programs				
		Monthly retirement and disability benefits <sup>1</sup>				Survivor benefits				Temporary disability benefits <sup>2</sup>		State laws <sup>10</sup>	Service-men's Readjustment Act <sup>13</sup>	Railroad Unemployment Insurance Act <sup>11</sup>		
		Social Security Act	Railroad Retirement Act	Civil Service Commission <sup>3</sup>	Veterans Administration <sup>4</sup>	Monthly				Lump-sum <sup>5</sup>						
						Social Security Act <sup>6</sup>	Railroad Retirement Act <sup>7</sup>	Civil Service Commission <sup>8</sup>	Veterans Administration <sup>9</sup>	Social Security Act	Other <sup>5</sup>					
Number of beneficiaries																
1951																
March		2,591.6	258.1	163.2	2,368.2	1,217.6	143.7	27.4	1,001.4	41.8	11.9	30.2	28.3	807.2	3.5	38.7
April		2,650.6	259.1	163.9	2,370.8	1,239.5	144.8	28.1	1,005.4	34.4	12.2	31.6	27.3	740.2	2.2	27.9
May		2,704.5	260.5	164.5	2,373.0	1,264.4	145.9	29.1	1,009.6	39.3	12.0	30.5	24.4	773.5	1.6	19.4
June		2,748.2	261.1	165.4	2,373.6	1,285.4	146.8	29.9	1,012.3	33.0	11.2	32.3	22.3	821.4	1.2	15.8
July		2,798.5	262.0	166.2	2,374.9	1,300.4	147.5	30.8	1,013.5	30.1	10.3	29.0	23.9	747.8	1.2	19.5
August		2,858.1	262.9	167.6	2,378.9	1,318.4	148.1	31.6	1,016.1	36.7	11.3	28.0	30.7	801.0	1.1	24.6
September		2,896.7	263.3	168.4	2,381.2	1,335.8	148.9	32.3	1,016.2	32.8	9.4	26.8	28.6	757.8	.8	20.7
October		2,932.9	263.9	169.2	2,385.5	1,357.9	150.6	33.2	1,018.6	37.0	11.9	27.6	32.9	712.8	.5	21.2
November		2,960.6	264.7	170.2	2,388.7	1,371.6	151.0	33.9	1,019.4	30.5	9.1	26.6	31.5	749.3	.7	30.9
December		2,993.9	267.1	171.0	2,391.0	1,385.1	149.7	34.5	1,020.3	27.8	7.6	27.2	28.9	797.3	.7	31.6
1952																
January		3,030.6	284.0	171.7	2,392.6	1,402.7	149.7	35.4	1,028.7	39.3	10.5	27.6	38.3	1,185.2	.9	48.3
February		3,056.2	308.1	172.5	2,393.8	1,419.6	150.5	36.2	1,031.3	38.8	9.7	28.6	28.6	1,146.4	.8	48.3
March		3,076.9	324.4	173.3	2,398.1	1,435.2	151.4	37.2	1,029.6	40.0	11.1	32.4	28.3	1,112.8	.6	41.0
Amount of benefits <sup>12</sup>																
1940	\$1,188,702	\$21,074	\$114,166	\$62,019	\$317,851	\$7,784	\$1,448		\$105,696	\$11,736	\$12,267			\$518,700		\$15,961
1941	1,085,488	55,141	149,912	64,933	320,561	25,454	1,559		111,799	13,328	13,943			344,321		14,537
1942	1,130,721	80,305	122,806	68,115	325,265	41,702	1,603		111,193	15,038	14,342			344,084		6,268
1943	921,465	97,257	125,795	72,961	331,350	57,763	1,704		116,133	17,830	17,255	\$2,857		79,643		917
1944	1,118,798	119,009	129,707	77,193	456,279	76,942	1,765		144,302	22,146	19,238	5,035		62,385	\$4,215	582
1945	2,065,566	157,391	137,140	83,874	697,830	104,231	1,772		254,238	26,135	23,431	4,669		445,866	126,630	2,359
1946	5,149,761	230,285	149,188	94,585	1,268,984	130,139	1,817		333,640	27,267	30,610	4,761		1,094,850	1,743,718	39,917
1947	4,700,827	299,830	177,053	106,876	1,676,029	153,109	1,823		382,515	29,517	33,115	26,024	\$11,368	776,165	970,542	39,401
1948	4,510,041	366,887	208,642	132,852	1,711,182	176,736	36,011	\$918	413,912	32,315	32,140	35,572	30,843	793,265	510,167	28,590
1949	5,694,080	454,453	240,893	158,973	1,692,215	201,369	39,257	4,317	477,406	33,158	31,771	59,066	30,103	1,737,279	430,194	103,596
1950	5,357,432	718,473	254,240	175,787	1,732,208	299,672	43,884	8,409	491,579	32,740	33,578	70,880	28,099	1,373,426	34,653	59,804
1951	5,560,522	1,361,046	268,733	196,529	1,647,938	523,485	49,527	14,014	519,306	57,337	33,356	(14)	26,297	840,411	2,234	20,217
1951																
March	449,760	98,933	21,255	15,921	139,140	38,326	3,686	1,006	42,833	5,815	2,998	2,980	2,591	71,584	332	2,300
April	440,052	100,694	21,334	16,046	138,946	38,942	3,719	1,081	42,832	4,705	3,151	2,957	2,432	62,294	211	1,608
May	451,242	102,567	21,424	16,224	138,356	39,614	3,749	1,133	42,552	5,385	3,053	3,097	2,252	70,799	156	1,181
June	448,150	103,845	21,462	16,296	136,336	40,164	3,775	1,151	43,179	4,501	2,984	2,880	1,999	68,780	106	902
July	447,534	105,140	21,522	16,411	136,877	40,580	3,796	1,193	43,326	4,121	2,688	2,861	2,023	65,917	114	906
August	461,753	107,018	21,588	16,656	136,230	41,101	3,816	1,217	43,608	5,018	3,030	2,891	2,808	75,131	97	1,544
September	446,740	108,246	21,615	16,622	135,173	41,699	3,842	1,248	43,075	4,468	2,514	2,455	2,563	62,049	68	1,133
October	461,013	109,493	21,660	16,880	137,523	42,332	3,886	1,268	44,940	5,041	3,146	2,862	3,082	67,449	55	1,375
November	464,127	110,473	24,441	16,877	136,590	42,741	5,158	1,372	43,930	4,164	2,428	2,654	2,866	68,607	52	1,774
December	468,247	111,646	24,774	16,955	136,062	43,145	5,123	1,318	45,617	3,810	1,870	2,609	2,701	70,624	59	1,934
1952																
January	522,902	113,046	25,662	17,124	137,537	43,674	5,296	1,384	45,266	5,431	2,681	2,885	3,387	116,409	84	2,976
February	511,286	114,004	26,683	17,287	136,561	44,168	5,404	1,414	44,573	5,305	2,700	2,784	2,447	105,023	66	2,847
March	512,794	114,703	27,400	17,380	137,533	44,628	5,524	1,461	45,519	5,456	3,132	3,247	2,602	101,564	56	2,589

<sup>1</sup> Under the Social Security Act, retirement benefits—old-age, wife's, and husband's benefits, and benefits to children of old-age beneficiaries—partly estimated. Under the other 3 systems, benefits for age and disability; beginning December 1951, spouse's annuities under the Railroad Retirement Act.

<sup>2</sup> Data for civil-service retirement and disability fund; excludes noncontributory payments made under the Panama Canal Construction Annuity Act to persons who worked on Canal construction 1904–14 or to their widows. Through June 1948, retirement and disability benefits include payments to survivors under joint and survivor elections; beginning July 1948, payments under survivor provisions shown as survivor benefits.

<sup>3</sup> Pensions and compensation, and subsistence payments to disabled veterans undergoing training.

<sup>4</sup> Mother's, widow's, widower's, parent's, and child's benefits. Partly estimated.

<sup>5</sup> Annuities to widows under joint and survivor elections; 12-month death-benefit annuities to widows and next of kin; and, beginning February 1947, widow's, widower's, parent's, and child's benefits.

<sup>6</sup> Payments to widows, parents, and children of deceased veterans.

<sup>7</sup> Number of decedents on whose account lump-sum payments were made.

<sup>8</sup> Payments under the Railroad Retirement Act and Federal civil-service and veterans' programs.

<sup>9</sup> First payable in Rhode Island, April 1943; in California, December 1946;

in New Jersey, January 1949; in New York, July 1950 (data not available); and under the railroad program, July 1947. Excludes hospital benefits in California; also excludes private plans in California and New Jersey except for calendar-year totals.

<sup>10</sup> Represents average weekly number of beneficiaries.

<sup>11</sup> Represents average number of beneficiaries in a 14-day registration period.

<sup>12</sup> Readjustment allowances to unemployed veterans and to self-employed veterans. Number represents average weekly number of continued claims for the unemployed and of claims paid during the month for the self-employed.

<sup>13</sup> Estimated.

<sup>14</sup> Payments: amounts certified, under the Social Security Act (except monthly data for monthly benefits, which represent benefits in current-payment status), the Railroad Retirement Act, and the Railroad Unemployment Insurance Act; disbursements, for Veterans Administration programs except the readjustment allowance program; checks issued, under the State unemployment insurance and temporary disability laws and under the Servicemen's Readjustment Act; for civil-service programs, disbursements through June 1949 and authorizations beginning July 1949. Adjusted on annual basis except for Civil Service Commission data, which are adjusted monthly.

<sup>15</sup> Excludes State temporary disability benefits, calendar-year figure not available.

Source: Based on reports of administrative agencies.



Table 2.—Contributions and taxes collected under selected social insurance and related programs, by specified period, 1949-52

[In thousands]

Period	Retirement, disability, and survivors insurance			Unemployment insurance		
	Federal insurance contributions <sup>1</sup>	Federal civil-service contributions <sup>2</sup>	Taxes on carriers and their employees	State unemployment contributions <sup>3</sup>	Federal unemployment taxes <sup>4</sup>	Railroad unemployment insurance contributions <sup>5</sup>
Fiscal year:						
1949-50.....	\$2, 106, 388	\$662, 262	\$550, 172	\$1, 094, 406	\$226, 306	\$18, 855
1950-51.....	3, 120, 404	684, 343	577, 509	1, 364, 590	233, 537	24, 081
9 months ended:						
March 1950.....	1, 523, 938	567, 581	415, 891	771, 953	206, 615	13, 021
March 1951.....	2, 155, 246	588, 041	430, 496	912, 132	210, 960	18, 061
March 1952.....	2, 713, 460	619, 318	573, 318	1, 032, 692	239, 432	19, 340
1951						
March.....	239, 310	31, 874	139, 527	12, 151	13, 963	5, 947
April.....	150, 089	35, 264	3, 021	145, 903	3, 502	185
May.....	534, 075	37, 610	4, 814	297, 232	15, 794	398
June.....	280, 965	23, 428	139, 178	9, 323	3, 311	6, 036
July.....	174, 524	29, 704	621	158, 465	1, 681	48
August.....	516, 259	29, 694	66, 022	273, 692	14, 641	526
September.....	269, 448	342, 357	190, 087	8, 075	1, 004	4, 003
October.....	33, 105	38, 313	11, 201	113, 755	3, 018	1, 884
November.....	401, 037	34, 006	91, 342	216, 650	14, 124	170
December.....	269, 507	37, 183	54, 915	7, 551	704	6, 318
1952						
January.....	147, 890	40, 466	12, 264	85, 085	14, 069	25
February.....	448, 393	33, 188	92, 932	161, 653	164, 781	518
March.....	463, 297	34, 407	53, 934	7, 767	25, 350	5, 749

<sup>1</sup> Represents contributions of employees and employers in employments covered by old-age and survivors insurance; from May 1951, includes deposits made in the trust fund by States under voluntary coverage agreements; beginning January 1951, on an estimated basis.

<sup>2</sup> Represents employee and Government contributions to the civil-service retirement and disability fund; Government contributions are made in 1 month for the entire fiscal year.

<sup>3</sup> Represents deposits in State clearing accounts of contributions plus penalties and interest collected from employers and, in 2 States, contributions from em-

ployees; excludes contributions collected for deposit in State sickness insurance funds. Data reported by State agencies; corrected to Apr. 22, 1952.

<sup>4</sup> Represents taxes paid by employers under the Federal Unemployment Tax Act.

<sup>5</sup> Beginning 1947, also covers temporary disability insurance.

<sup>6</sup> Represents contributions of \$32.4 million from employees, and contributions for fiscal year 1951-52 of \$310.0 million from the Federal Government.

Source: Daily Statement of the U. S. Treasury, unless otherwise noted.

## RECENT PUBLICATIONS

(Continued from page 17)

STATISTICS. *Collectively Bargained Pension Plans in New York State, July 1951.* (Publication No. B-49.) New York, The Division, Dec. 1951. 106 pp.

Analyzes 208 plans affecting 835,000 employees.

SHELDON, C. A. "Problem of Old Age." *Minnesota Welfare*, St. Paul, Vol. 7, Mar. 1952, pp. 12-16.

SILK, LEONARD S. "The Housing Circumstances of the Aged in the United States, 1950." *Journal of Gerontology*, Baltimore, Vol. 7, Jan. 1952, pp. 87-91. \$2.

Analyzes data collected in the Housing Census of 1950.

STERN, EDITH M., and ROSS, MABEL. *You and Your Aging Parents*. New York: A. A. Wyn, Inc., 1952. 212 pp. \$2.75.

Designed to help adults work out satisfactory social, financial, and housing arrangements with their aged parents.

TUCKMAN, JACOB, and LORGE, IRVING. "Retirement Practices in Business and Industry." *Journal of Gerontology*, Baltimore, Vol. 7, Jan. 1952, pp. 77-86. \$2.

A summary of replies to questionnaires.

## Employment

CLAGUE, EWAN. "Labor Force Trends in the United States." *Journal of Gerontology*, Baltimore, Vol. 7, Jan. 1952, pp. 92-99. \$2.

Concludes that "the core of the economic problems" of our aged population is the fact that "opportunities for gainful activity of older persons have not kept pace with the strikingly rapid growth in our aged population."

TURNER, ARTHUR N. *Employment and Retirement in an Aging Population: A Bibliography.* (Baker Library Reference List No. 10.) Boston: Harvard University, Graduate School of Business Administration, Baker Library, 1952. 50 pp. \$1.

U. S. DEPARTMENT OF LABOR. BUREAU OF LABOR STATISTICS. *Selected Facts on the Employment and Economic Status of Older Men and Women.* Washington: The Bureau, Jan. 1952, 32 pp. Processed.

Includes data on population trends,

life expectancy and the length of working life, income and sources of income, retirement and pension programs, employment experience of older workers, and extent to which workers eligible for pensions continue in employment.

## Public Welfare and Relief

KEPPLER, JOHN J. "Simplifying Case Records in Public Assistance." *Public Welfare*, Chicago, Vol. 10, Apr. 1952, pp. 30-33. \$1.

Report of an experiment made by 12 local welfare agencies in New York State.

LINDSAY, ANNE W. *Group Work Recording: Principles and Practices.* New York: Woman's Press, 1952. 146 pp. \$3.

NATIONAL SOCIAL WELFARE ASSEMBLY. COMMITTEE ON FUTURE PROGRAM. *Report of Committee on Future Program to the National Social Welfare Assembly, November 1951.* New York: The Assembly, 1951. 88 pp. Processed.

Includes the committee's findings and recommendations.

(Continued on page 21)

Table 3.—Status of the old-age and survivors insurance trust fund, by specified period, 1937-52

Period	Receipts		Expenditures		Assets			
	Appropriations, transfers and deposits <sup>1</sup>	Interest received	Benefit payments	Administrative expenses	Net total of U. S. Government securities acquired <sup>2</sup>	Cash with disbursing officer at end of period	Credit of fund account at end of period	Total assets at end of period
Cumulative, January 1937-March 1952	\$20,981,128	\$1,977,507	\$6,344,255	\$524,017	\$15,500,243	\$226,067	\$364,054	\$16,090,364
Fiscal year:								
1949-50	2,109,992	256,778	727,266	56,841	1,414,152	79,928	167,861	12,892,612
1950-51	3,124,098	287,392	1,498,088	70,447	1,677,976	200,456	212,311	14,735,567
9 months ended:								
March 1950	1,527,542	135,176	533,747	42,716	917,244	84,825	163,466	12,396,205
March 1951	2,158,940	153,529	1,029,554	50,161	1,132,444	205,039	143,061	14,125,366
March 1952	2,717,219	172,836	1,470,610	64,648	1,177,444	226,067	364,054	16,090,364
1951								
March	239,310	10,871	154,830	5,674	166,918	205,039	143,061	14,125,366
April	150,089	7,916	154,685	7,137	66,966	206,309	71,009	14,121,540
May	534,075		156,806	6,642	211,500	205,918	230,527	14,492,176
June	280,995	125,946	157,043	6,507	267,067	200,456	212,311	14,735,567
July	174,524		159,131	8,761	130,000	197,374	92,026	14,742,199
August	516,259		180,301	6,305	220,000	178,578	220,475	15,071,832
September	263,182	10,871	142,442	7,121	119,918	214,122	189,503	15,196,341
October	<sup>3</sup> 33,105	14,818	146,188	6,675	49,941	226,250	22,493	15,091,401
November	<sup>4</sup> 401,048		178,659	7,294	45,200	206,231	209,407	15,306,497
December	269,509	131,772	161,700	6,343	129,467	222,654	299,755	15,539,794
1952								
January	147,892	4,505	165,212	8,626	198,700	218,897	83,371	15,518,294
February	448,395		167,275	6,681	60,000	216,021	300,686	15,792,732
March	463,306	10,871	169,703	6,841	224,218	226,067	364,054	16,090,364

<sup>1</sup> For July 1940 to December 1950, equals taxes collected under the Federal Insurance Contributions Act. Beginning January 1951, amounts appropriated in accordance with sec. 201(a) of the Social Security Act as amended in 1950; from May 1951, includes deposits by States under voluntary coverage agreements. Beginning in the fiscal year 1947, includes amounts appropriated to meet costs of benefits payable to survivors of certain World War II veterans under the Social Security Act Amendments of 1946. Beginning November 1951, also in-

cludes small amounts in reimbursement of sales of supplies and services.

<sup>2</sup> Includes accrued interest and repayments on account of accrued interest on bonds at time of purchase.

<sup>3</sup> Appropriations suspended from Oct. 10 to Nov. 6 to adjust for estimates on which earlier 1951 appropriations were based.

Source: Daily Statement of the U. S. Treasury.

Table 4.—Status of the unemployment trust fund, by specified period, 1936-52

Period	Total assets at end of period	Net total of U. S. Government securities acquired <sup>1</sup>	Unexpended balance at end of period	State accounts				Railroad unemployment insurance account <sup>4</sup>			
				Deposits	Interest credited	Withdrawals <sup>2</sup>	Balance at end of period	Deposits	Interest credited	Benefit payments	Balance at end of period <sup>3</sup>
Cumulative, January 1936-March 1952	\$8,462,756	\$8,434,154	\$28,602	\$16,046,406	\$1,418,949	\$9,755,748	\$7,709,697	\$913,189	\$144,289	\$484,532	\$753,039
Fiscal year:											
1949-50	7,437,896	-724,068	23,633	1,098,795	149,046	1,879,000	6,651,571	9,728	18,020	143,904	786,325
1950-51	8,079,232	649,933	15,035	1,302,629	147,662	848,270	7,313,592	14,884	16,465	52,034	765,640
9 months ended:											
March 1950	7,453,045	-720,041	34,755	776,435	80,946	1,479,725	6,660,386	6,086	9,964	124,371	792,609
March 1951	7,758,020	323,958	19,799	912,057	76,941	645,794	6,994,775	10,881	8,692	42,653	763,245
March 1952	8,462,756	369,957	28,602	1,038,168	85,859	727,922	7,709,697	11,605	8,793	37,351	753,039
1951											
March	7,758,020	-40,008	19,799	21,652	3,662	66,770	6,994,775	3,508	412	4,763	763,245
April	7,733,576	-40,005	35,359	39,247	2,445	62,970	6,973,496	112	269	3,546	760,079
May	8,052,016	325,000	28,799	393,384		72,125	7,294,755	270		3,089	757,261
June	8,079,232	40,981	15,035	17,941	68,275	67,380	7,313,592	3,622	7,504	2,746	765,640
July	8,068,215	-35,000	39,018	53,293	17	66,515	7,300,387	29	2	2,215	767,827
August	8,367,086	306,000	31,889	375,214		72,700	7,602,841	316		3,808	764,245
September	8,322,164	-25,008	11,975	15,094	3,627	62,870	7,558,691	2,457	385	3,614	763,473
October	8,297,864	-45,008	32,683	42,234	4,454	68,552	7,536,827	1,130	457	4,022	761,037
November	8,509,369	227,000	17,188	280,594		64,972	7,752,420	107		4,195	756,949
December	8,526,425	-65,020	99,263	13,917	70,611	74,365	7,762,582	3,791	7,240	4,137	763,843
1952											
January	8,444,406	-4,000	21,244	32,818	3,194	112,605	7,685,988	15	317	5,758	758,417
February	8,544,993	101,000	20,831	208,901	47	103,692	7,791,244	311	5	4,984	753,749
March	8,462,756	-90,008	28,602	16,134	3,910	101,591	7,709,697	3,449	388	4,527	753,039

<sup>1</sup> Includes accrued interest and repayments on account of interest on bonds at time of purchase; minus figures represent primarily net total of securities redeemed.

<sup>2</sup> Includes transfers from State accounts to railroad unemployment insurance account amounting to \$107,161,000.

<sup>3</sup> Includes withdrawals of \$79,169,000 for disability insurance benefits.

<sup>4</sup> Beginning July 1947, includes temporary disability program.

<sup>5</sup> Includes transfers to the account from railroad unemployment insurance administration fund amounting to \$85,290,000 and transfers of \$12,338,000 out of the account to adjust funds available for administrative expenses on account of retroactive credits taken by contributors under the Railroad Unemployment Insurance Act Amendments of 1948.

Source: Daily Statement of the U. S. Treasury.



Table 5.—Estimated payrolls in employment covered by selected programs in relation to civilian wages and salaries, by specified period, 1938-51<sup>1</sup>

[Corrected to May 6, 1952]

Period	Wages and salaries <sup>2</sup>		Payrolls <sup>3</sup> covered by—		
	Total	Civilian	Old-age and survivors insurance <sup>4</sup>	State unemployment insurance <sup>5</sup>	Railroad retirement and unemployment insurance <sup>6</sup>
Amount (in millions)					
Calendar year:					
1938.....	\$42,812	\$42,442	\$28,931	\$26,113	\$2,028
1939.....	45,745	45,347	32,125	28,980	2,161
1940.....	49,587	48,996	35,560	32,352	2,273
1941.....	61,708	59,846	45,286	41,985	2,687
1942.....	81,887	75,557	57,950	54,548	3,382
1943.....	105,647	91,202	69,379	65,871	4,085
1944.....	116,924	96,286	73,060	68,886	4,507
1945.....	117,676	93,078	71,317	66,411	4,514
1946.....	111,256	103,294	79,003	73,145	4,866
1947.....	122,042	117,974	92,088	86,234	5,107
1948.....	134,327	130,357	101,892	95,731	5,531
1949.....	133,477	129,229	99,645	93,520	5,119
1950.....	145,844	140,743	109,646	99,835	5,320
1950					
January-March.....	33,142	32,030	24,246	22,824	1,222
April-June.....	35,170	34,074	26,300	24,512	1,297
July-September.....	37,544	36,294	28,200	26,353	1,386
October-December.....	39,988	38,345	30,900	28,146	1,413
1951					
January-March.....	40,153	38,213	31,000	28,006	1,426
April-June.....	41,987	39,763	32,000	29,155	1,517
July-September.....	43,004	40,571	(*)	29,296	1,555
Percent of civilian wages and salaries					
Calendar year:					
1938.....		100.0	68.2	61.5	4.8
1939.....		100.0	70.8	63.9	4.8
1940.....		100.0	72.6	66.0	4.6
1941.....		100.0	75.7	70.2	4.5
1942.....		100.0	76.7	72.2	4.5
1943.....		100.0	76.1	72.2	4.5
1944.....		100.0	75.9	71.5	4.7
1945.....		100.0	75.0	69.8	4.7
1946.....		100.0	76.5	70.8	4.7
1947.....		100.0	78.1	73.1	4.3
1948.....		100.0	78.2	73.4	4.2
1949.....		100.0	77.1	72.4	4.0
1950.....		100.0	77.9	70.9	3.8
1950					
January-March.....		100.0	75.7	71.3	3.8
April-June.....		100.0	77.2	71.9	3.8
July-September.....		100.0	77.7	72.6	3.8
October-December.....		100.0	80.6	68.2	3.7
1951					
January-March.....		100.0	81.1	73.3	3.7
April-June.....		100.0	80.5	73.3	3.8
July-September.....		100.0	(*)	72.2	3.8

<sup>1</sup> Continental United States, except as otherwise noted (see footnotes 2 and 7).

<sup>2</sup> Represents estimated wages and salaries, in cash and in kind, earned in specified period in continental United States and, in addition, pay of Federal civilian personnel in all other areas; includes employee contributions to social insurance and related programs. Quarterly data reflect prorating of year-end bonus payments.

<sup>3</sup> Wages paid in specified period.

<sup>4</sup> Through 1950 represents taxable wages plus estimated nontaxable wages in excess of \$3,000 earned in employment covered by program; beginning Jan. 1, 1951, taxable wages plus estimated nontaxable wages in excess of \$3,600. Excludes earnings of self-employed persons covered since Jan. 1, 1951.

<sup>5</sup> Taxable wages plus nontaxable wages earned in employment covered by program; excludes earnings of railroad workers covered by State laws through June 1939.

<sup>6</sup> Beginning 1947, includes temporary disability insurance.

<sup>7</sup> Taxable wages plus nontaxable wages in excess of \$300 a month; includes a small amount of taxable wages for Alaska and Hawaii.

<sup>8</sup> Not available.

Source: Data on wages and salaries from the Office of Business Economics, Department of Commerce; data on payrolls for selected programs based on reports of administrative agencies.

(Continued from page 19)  
Proceedings of the Workshop on Public Welfare Administration, University, Virginia, August 13th-16th, 1951. State Department of Welfare and Institutions and the

University of Virginia cooperating. Charlottesville: University of Virginia, Bureau of Public Administration, 1951. 160 pp. Processed. Includes Basic Aims and Objectives of Social Security in the United

States, by Wilbur J. Cohen; Basic Aims and Objectives of an Aid to Dependent Children Program, by Arthur B. Rivers; An Analysis of the Basic Aims and Objectives of Child  
(Continued on page 25)

**Table 6.—Old-age and survivors insurance: Monthly benefits in current-payment status<sup>1</sup> at the end of the month by type of benefit and by month, March 1951–March 1952, and monthly benefits awarded by type of benefit, March 1952**

[Amounts in thousands; data corrected to Apr. 25, 1952]

Item	Total		Old-age		Wife's or husband's		Child's		Widow's or widower's		Mother's		Parent's	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
<b>Monthly benefits in current-payment status at end of month:</b>														
<b>1951</b>														
March.....	3,800,165	\$137,258.9	1,971,703	\$54,971.8	563,346	\$13,087.0	746,247	\$20,418.5	332,539	\$12,114.0	170,877	\$6,100.9	15,453	\$996.7
April.....	3,890,018	139,636.9	2,016,135	86,496.1	575,098	13,304.9	780,697	20,732.2	338,539	12,315.9	183,719	6,207.7	15,830	980.1
May.....	3,968,900	141,881.2	2,055,881	87,842.9	580,829	13,510.5	776,336	21,059.9	345,112	12,519.9	188,681	6,348.3	16,361	999.7
June.....	4,033,883	143,708.5	2,090,668	89,000.0	590,098	13,674.0	787,311	21,282.4	350,343	12,683.3	192,357	6,452.8	16,806	1,018.3
July.....	4,098,870	145,720.2	2,129,909	90,390.7	600,188	13,872.6	794,875	21,425.9	355,678	12,858.5	194,925	6,537.6	17,295	1,058.8
August.....	4,176,535	148,118.8	2,176,036	92,025.0	618,128	14,108.4	804,807	21,632.4	361,970	13,071.2	197,712	6,628.3	17,882	1,108.5
September.....	4,232,453	149,914.8	2,204,016	93,072.6	625,736	14,259.9	816,746	21,948.3	367,728	13,270.4	199,835	6,688.2	18,392	1,158.3
October.....	4,290,791	151,825.5	2,231,141	94,132.8	634,819	14,442.7	830,587	22,329.6	374,460	13,505.0	201,437	6,723.7	18,847	1,208.6
November.....	4,332,176	153,214.3	2,252,293	94,977.1	640,241	14,573.3	838,801	22,545.4	379,291	13,674.2	202,415	6,741.9	19,135	1,258.3
December.....	4,378,988	154,791.1	2,278,470	96,008.3	646,890	14,708.5	846,247	22,739.2	384,285	13,849.1	203,782	6,775.8	19,331	1,308.1
<b>1952</b>														
January.....	4,433,279	156,720.9	2,306,984	97,231.4	654,335	14,878.8	855,931	22,984.6	390,731	14,076.5	205,739	6,831.9	19,559	1,217.7
February.....	4,475,765	158,172.1	2,328,336	98,103.7	658,921	14,979.6	864,477	23,198.4	397,107	14,299.5	207,167	6,866.3	19,757	1,268.6
March.....	4,512,138	159,331.8	2,344,684	98,710.1	662,790	15,060.8	873,117	23,422.1	403,210	14,514.8	208,365	6,892.2	19,963	1,318.8
<b>Monthly benefits awarded in March 1952.....</b>	<b>77,692</b>	<b>2,826.2</b>	<b>34,921</b>	<b>1,380.8</b>	<b>12,269</b>	<b>263.0</b>	<b>16,030</b>	<b>385.0</b>	<b>8,291</b>	<b>292.1</b>	<b>5,813</b>	<b>192.2</b>	<b>368</b>	<b>13.2</b>

<sup>1</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit.

**Table 7.—Old-age and survivors insurance: Number of monthly benefits awarded, by type of benefit, number of lump-sum payments awarded, and number of deceased workers represented for the first time in awards of lump-sum payments, 1940–52**

[Corrected to Apr. 25, 1952]

Year and quarter <sup>1</sup>	Monthly benefits							Lump-sum awards <sup>2</sup>	
	Total	Old-age	Wife's or husband's	Child's	Widow's or widower's	Mother's	Parent's	Number of payments	Number of deceased workers
<b>1940</b> .....	254,984	132,335	34,555	59,382	4,600	23,290	852	75,095	61,080
<b>1941</b> .....	269,286	114,660	36,213	75,619	11,020	30,502	1,272	117,303	90,941
<b>1942</b> .....	258,116	99,622	33,250	77,384	14,774	31,820	1,266	134,991	103,332
<b>1943</b> .....	262,865	89,070	31,916	85,619	19,576	35,420	1,264	163,011	122,185
<b>1944</b> .....	318,949	110,097	40,349	99,676	24,759	42,649	1,419	205,177	151,869
<b>1945</b> .....	462,463	185,174	63,068	127,514	29,844	55,108	1,755	247,012	178,813
<b>1946</b> .....	547,150	258,980	88,515	114,875	38,823	44,190	1,767	250,706	179,588
<b>1947</b> .....	572,909	271,488	94,189	115,754	45,249	42,807	3,422	218,787	181,992
<b>1948</b> .....	596,201	275,903	98,554	118,955	55,667	44,276	2,846	213,096	200,000
<b>1949</b> .....	682,241	337,273	117,356	118,922	62,928	43,087	2,675	212,614	202,154
<b>1950</b> .....	962,586	567,108	162,748	122,625	66,695	41,103	2,807	299,960	200,411
<b>1951</b> .....	1,336,432	702,984	228,887	230,500	89,591	78,323	6,147	431,229	414,470
<b>1949</b>									
January–March.....	166,848	80,174	28,590	30,158	16,129	11,163	643	54,576	51,989
April–June.....	180,824	90,330	30,942	31,622	15,934	11,278	718	55,857	53,020
July–September.....	169,214	84,268	29,038	29,228	15,375	10,649	656	52,483	49,925
October–December.....	165,355	82,501	28,786	27,914	15,499	9,997	658	49,698	47,220
<b>1950</b>									
January–March.....	177,892	86,654	30,492	30,762	18,194	11,183	607	56,787	54,215
April–June.....	163,880	77,674	28,444	28,786	17,893	10,425	658	56,447	53,745
July–September.....	153,951	77,454	26,517	24,877	15,497	9,056	550	46,489	44,247
October–December.....	466,863	325,326	77,295	38,200	15,111	10,439	492	50,237	48,304
<b>1951</b>									
January–March.....	436,754	248,230	76,352	65,399	23,842	21,668	1,263	114,657	111,215
April–June.....	361,787	187,406	62,926	64,245	22,871	22,600	1,739	112,912	108,475
July–September.....	308,470	160,815	51,237	54,589	21,632	18,292	1,905	103,943	99,544
October–December.....	229,421	106,533	38,372	46,267	21,246	15,763	1,240	99,717	95,233
<b>1952</b>									
January–March.....	237,941	107,497	37,791	48,924	24,993	17,602	1,134	121,172	118,089

<sup>1</sup> Quarterly data for 1940–44 were presented in the *Bulletin* for February 1947, p. 29; for 1945–48, in the *Bulletin* for February 1949, p. 29.  
<sup>2</sup> Under the 1939, 1946, and 1950 amendments. Effective Sept. 1, 1950, a lump-

sum death payment is payable with respect to every insured individual who dies after August 1950.



Table 8.—Employment security: Selected data on nonfarm placements and unemployment insurance claims and benefits, by State, March 1952

[Corrected to Apr. 23, 1952]

Region and State	Nonfarm placements	Initial claims <sup>1</sup>		Weeks of unemployment covered by continued claims		Compensated unemployment					Average weekly insured unemployment under State programs <sup>2</sup>
		Total	Women	Total	Women	All types of unemployment <sup>3</sup>			Total unemployment		
						Weeks compensated	Benefits paid <sup>4</sup>	Average weekly number of beneficiaries	Weeks compensated	Average weekly payment	
Total.....	464,666	835,581	299,763	5,145,386	1,915,759	4,673,650	\$101,563,582	1,112,773	4,355,975	\$22.41	<sup>1</sup> 1,192,275
Region I:											
Connecticut.....	7,812	11,900	6,120	59,528	29,799	49,855	1,026,770	11,870	47,253	21.13	13,818
Maine.....	1,845	6,385	2,396	41,177	14,855	34,165	567,087	8,135	31,018	17.15	9,772
Massachusetts.....	15,316	46,817	19,749	243,940	90,501	225,050	5,337,362	53,583	209,695	24.62	58,233
New Hampshire.....	1,362	7,733	3,575	31,855	14,893	26,095	511,319	6,213	23,146	20.87	7,618
Rhode Island.....	2,306	17,277	9,022	76,992	37,800	73,454	1,629,298	17,489	70,690	22.54	18,582
Vermont.....	641	1,500	811	9,562	3,442	8,319	163,689	1,981	7,552	20.52	2,257
Region II:											
New Jersey.....	10,728	40,751	18,209	213,316	97,956	221,205	5,028,756	52,668	204,175	23.60	50,380
New York.....	65,299	187,216	78,818	846,242	356,268	790,278	18,296,039	188,161	721,204	24.21	198,431
Puerto Rico.....	1,090										
Virgin Islands.....	94										
Region III:											
Delaware.....	898	866	325	6,429	2,201	6,301	119,758	1,500	5,861	19.57	1,456
Pennsylvania.....	16,614	88,335	25,772	448,777	152,774	399,225	9,346,386	95,054	378,771	21.87	106,470
Region IV:											
District of Columbia.....	3,149	1,948	544	12,368	3,839	11,261	205,276	2,681	11,110	18.25	2,820
Maryland.....	5,624	6,719	3,032	38,690	15,388	38,592	743,729	9,189	34,472	20.34	9,540
North Carolina.....	11,013	23,452	12,489	123,891	74,958	115,835	1,853,279	27,580	110,100	16.32	29,272
Virginia.....	7,181	5,160	2,312	34,639	17,404	31,909	514,791	7,597	29,868	16.58	8,089
West Virginia.....	2,262	7,256	901	62,584	13,674	54,176	984,597	12,899	49,931	18.80	14,406
Region V:											
Alabama.....	11,265	8,982	2,389	63,900	17,857	47,512	762,062	11,312	44,888	17.03	14,921
Florida.....	14,640	6,704	2,001	35,883	12,279	20,489	347,834	4,878	19,234	17.30	8,411
Georgia.....	10,834	7,876	3,729	61,340	34,020	50,369	818,138	11,993	47,316	16.58	14,643
Mississippi.....	7,526	6,628	1,812	52,144	11,983	43,875	673,796	10,446	40,805	15.72	12,119
South Carolina.....	7,489	6,846	2,590	48,750	23,243	40,757	724,952	9,704	38,279	18.29	11,224
Tennessee.....	10,193	11,148	4,099	129,367	49,298	129,983	2,140,510	30,948	124,509	16.64	31,392
Region VI:											
Kentucky.....	2,422	11,800	4,050	85,400	23,679	69,624	1,187,902	16,577	66,305	17.34	20,133
Michigan.....	10,803	35,565	8,743	277,968	82,211	255,739	6,824,436	60,890	249,059	27.06	61,124
Ohio.....	24,111	27,248	10,210	186,913	81,200	166,666	3,885,814	39,682	155,984	23.99	42,775
Region VII:											
Illinois.....	15,643	40,706	13,596	235,805	92,868	202,292	4,299,329	48,165	169,709	23.23	55,456
Indiana.....	8,235	14,299	5,031	85,381	30,721	87,515	1,934,872	20,837	81,008	22.58	19,584
Wisconsin.....	7,479	9,725	3,074	66,740	23,492	57,683	1,381,112	13,734	53,147	21.34	10,483
Region VIII:											
Minnesota.....	7,156	9,247	2,314	113,648	26,691	102,859	1,006,303	24,490	97,772	18.93	20,311
Montana.....	1,983	1,902	405	26,173	5,656	26,047	482,670	6,202	26,047	18.53	5,851
North Dakota.....	1,121	647	110	15,162	1,728	15,515	377,750	3,694	14,343	24.93	3,490
South Dakota.....	1,161	584	107	8,074	1,392	7,557	182,508	1,799	7,096	20.57	1,832
Region IX:											
Iowa.....	5,678	3,670	1,134	35,521	9,761	34,689	721,013	8,259	31,631	21.55	8,100
Kansas.....	7,414	3,968	659	23,709	5,459	22,521	500,480	5,362	20,876	22.83	5,359
Missouri.....	12,602	15,148	5,489	95,477	37,804	79,968	1,518,172	19,040	71,963	20.01	21,627
Nebraska.....	4,171	1,785	532	18,565	3,662	19,391	415,352	4,617	18,575	21.87	4,390
Region X:											
Arkansas.....	9,754	7,011	1,612	63,438	12,950	48,087	810,022	11,449	44,545	17.27	14,165
Louisiana.....	7,802	12,082	2,070	92,815	18,552	80,493	1,662,897	19,165	74,831	21.25	20,985
Oklahoma.....	11,591	6,646	1,612	45,816	12,587	39,361	725,968	9,372	37,058	18.82	10,546
Texas.....	44,098	9,925	3,018	64,254	21,903	48,510	801,533	11,550	46,019	16.90	14,950
Region XI:											
Colorado.....	5,132	1,763	396	10,583	2,614	8,549	176,247	2,035	8,106	20.97	2,436
New Mexico.....	4,628	1,379	227	11,443	1,635	10,438	216,256	2,485	10,084	20.97	2,653
Utah.....	3,146	2,405	525	23,491	6,321	19,698	488,746	4,682	18,234	25.49	5,356
Wyoming.....	856	632	147	5,622	1,239	6,383	156,993	1,320	5,828	25.24	1,210
Region XII:											
Arizona.....	4,466	3,146	788	13,292	4,198	7,677	159,456	1,828	7,304	20.96	3,123
California.....	31,549	81,188	26,992	610,633	261,270	556,503	12,441,916	132,501	524,457	22.88	144,214
Hawaii.....	1,146	1,506	594	13,126	7,676	11,351	196,356	2,703	8,188	20.16	(*)
Nevada.....	1,985	1,196	377	7,544	3,035	7,054	166,216	1,680	6,535	24.21	1,629
Region XIII:											
Alaska.....	662	1,338	253	16,195	2,554	26,276	793,698	6,256	25,696	30.32	(*)
Idaho.....	2,057	2,134	372	26,874	4,296	24,602	566,397	5,858	23,555	23.19	5,954
Oregon.....	4,841	10,971	1,893	95,799	21,270	95,700	2,102,695	22,786	90,802	22.46	21,409
Washington.....	5,802	14,466	3,068	128,551	32,894	116,227	2,682,110	27,673	111,041	23.33	28,340

<sup>1</sup> Excludes transitional claims.

<sup>2</sup> Total, part-total, and partial.

<sup>3</sup> Not adjusted for voided benefit checks and transfers under interstate combined-wage plan.

<sup>4</sup> Excludes Alaska and Hawaii.

<sup>5</sup> Data not available.

Source: Department of Labor, Bureau of Employment Security, and affiliated State agencies.

**Table 9.—Public assistance in the United States, by month, March 1951–March 1952**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

Year and month	Total	Old-age assistance	Aid to dependent children			Aid to the blind	Aid to the permanently and totally disabled	General assistance	Total	Old-age assistance	Aid to dependent children (families)	Aid to the blind	Aid to the permanently and totally disabled	General assistance
			Families	Recipients										
				Total	Children									
Number of recipients														
1951														
March		2,771,678	651,372	2,235,293	1,663,082	95,905	80,002	412,000		-0.2	-0.1	-0.2	+7.3	-2.1
April		2,760,733	645,855	2,217,521	1,651,655	96,975	87,845	384,000		-4	-8	+1.1	+9.8	-0.3
May		2,754,963	640,679	2,197,806	1,637,341	96,990	97,079	355,000		-2	-8	(1)	+10.5	-7.6
June		2,745,344	632,691	2,170,308	1,617,096	97,024	104,230	335,000		-3	-1.2	(1)	+7.4	-4.6
July		2,737,701	618,400	2,122,586	1,581,434	97,256	108,907	324,000		-3	-2.3	+2	+4.5	-3
August		2,732,621	612,128	2,103,208	1,567,218	97,349	111,329	319,000		-2	-1.0	+1	+2.2	-1.4
September		2,722,933	606,078	2,084,104	1,553,249	97,158	113,409	311,000		-3	-1.0	-2	+1.5	-2.6
October		2,711,620	597,249	2,055,463	1,532,255	97,185	114,923	311,000		-4	-1.5	(1)	+1.7	(1)
November		2,705,125	591,962	2,039,163	1,520,326	97,221	118,284	316,000		-2	-9	(1)	+2.9	+1.6
December		2,701,060	591,844	2,041,473	1,522,930	97,179	124,419	323,000		-1	(1)	(1)	+5.2	+2.2
1952														
January		2,693,957	593,618	2,047,286	1,527,796	97,215	128,493	339,000		-3	+3	(1)	+3.3	+4.0
February		2,685,066	594,042	2,050,853	1,531,121	97,144	131,779	336,000		-3	+1	-1	+2.6	-9
March		2,679,894	596,734	2,061,591	1,540,039	97,257	134,959	335,000		-2	+5	+1	+2.4	-5
Amount of assistance														
Percentage change from previous month														
1951														
March	\$194,537,333	\$118,948,685	\$48,088,503		\$4,448,593	\$3,596,552	\$19,455,000		+0.1	-0.2	+0.5	-0.1	+6.3	-0.3
April	191,950,326	118,271,187	47,522,017		4,495,494	3,946,628	17,715,000		-1.3	-6	-1.2	+1.1	+9.7	-8.9
May	191,042,838	118,930,667	47,023,317		4,523,461	4,399,393	16,166,000		-5	+6	-1.0	+6	+11.5	-8.7
June	189,320,531	118,666,891	46,385,131		4,537,435	4,677,074	15,054,000		-9	-2	-1.4	+3	+6.3	-6.9
July	188,144,403	119,305,221	45,003,226		4,536,052	4,847,904	14,452,000		-6	+5	-3.0	(1)	+3.7	-4.0
August	188,194,866	119,308,258	44,745,286		4,558,093	4,950,229	14,633,000		(1)	(1)	-6	+5	+2.1	+1.3
September	188,364,274	119,841,541	44,819,189		4,567,563	5,150,981	13,985,000		+1	+4	+2	+2	+4.1	-4.4
October	189,755,153	120,746,862	44,675,023		4,640,500	5,274,768	14,418,000		+7	+8	-3	+1.6	+2.4	+3.1
November	189,739,721	120,440,700	44,575,407		4,663,332	5,431,282	14,629,000		(1)	-3	-2	+5	+3.0	+1.5
December	190,818,675	120,299,184	44,864,190		4,671,872	5,779,429	15,204,000		+6	-1	+6	+2	+6.4	+3.9
1952														
January	192,061,883	120,070,999	45,118,621		4,808,443	5,934,820	16,129,000		+7	-2	+6	+2.9	+2.7	+6.1
February	192,332,254	120,215,489	45,275,761		4,840,382	6,097,622	15,903,000		+1	+1	+3	+7	+2.7	-1.4
March	192,654,525	120,256,513	45,488,275		4,836,531	6,228,206	15,845,000		+2	(1)	+5	-1	+2.1	-4

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. All data subject to revision.

<sup>2</sup> Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.

<sup>3</sup> Program initiated in October 1950 under Public Law 734.

<sup>4</sup> Increase of less than 0.05 percent.

<sup>5</sup> Decrease of less than 0.05 percent.

## PROGRAM OPERATIONS

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in the preceding month; the decline was the first in 10 months. Total benefits paid during March dropped 3.3 percent to \$101,563,600.

## Federal Credit Union Act Amended

The supervision fees paid by Federal credit unions to the Bureau of Federal Credit Unions are increased under the terms of Public Law 322, signed by President Truman on April 17, 1952. The fee for supervision had

been fixed at \$10 a year for each credit union chartered under the Federal Credit Union Act. The new law substitutes for this fixed charge a supervision fee to be determined "in accordance with a graduated scale prescribed by regulation on the basis of assets," within certain limits. It is expected, according to House Report No. 1649 of March 26, that with the change in supervision fees "the Bureau of Federal Credit Unions will attain a self-sustaining basis in fiscal year 1954 or 1955."

A second new law (Public Law 329), which was signed by President Tru-

man on May 8, extended the provisions of the Federal Credit Union Act to the Virgin Islands. In Puerto Rico, which was covered under the original act, Federal credit unions were first organized in 1949 and 1950; as of May 1, 1952, the Island had 11 operating Federal credit unions serving more than 3,000 persons.

A third amendment (Public Law 337, signed May 13) authorizes Federal credit unions to invest funds in State-chartered building and loan associations that are insured by the Federal Savings and Loan Insurance Corporation.



**Table 10.—Amount of vendor payments for medical care for recipients of public assistance, by program and State, January 1952<sup>1</sup>**

State <sup>2</sup>	Old-age assistance	Aid to dependent children	Aid to the blind	Aid to the permanently and totally disabled	General assistance <sup>3</sup>
Alaska.....				( <sup>4</sup> )	\$6,436
Calif.....				( <sup>4</sup> )	47,910
Conn.....	\$168,363	\$75,615	\$3,070	( <sup>4</sup> )	( <sup>4</sup> )
Del.....		442		( <sup>4</sup> )	( <sup>4</sup> )
D. C.....		74	12	265	25
Ill.....	974,390	144,580	26,189	45,433	407,508
Ind.....	250,156	40,121	9,837	( <sup>4</sup> )	155,481
Iowa.....				( <sup>4</sup> )	143,430
Kans.....	153,445	27,784	2,740	14,524	48,491
La.....	82	2,376	211	1,322	685
Maine.....				( <sup>4</sup> )	40,503
Mass.....	220,072	22,997		96,547	116,714
Mich.....					64,203
Minn.....	801,024	47,881	1,665	( <sup>4</sup> )	( <sup>4</sup> )
Mont.....					127,750
Nebr.....	147,836	9,493	391	( <sup>4</sup> )	( <sup>4</sup> )
Nev.....	2,559			( <sup>4</sup> )	5,370
N. H.....	56,086	16,974	2,792	( <sup>4</sup> )	( <sup>4</sup> )
N. J.....		12,617			85,570
N. Y.....	1,186,780	365,505	51,608	352,752	( <sup>4</sup> )
N. C.....	8,624	4,896		1,476	113,453
N. Dak.....	19,074	918	12	2,311	15,202
Ohio.....	146,719	4,893	3,837		359,588
Oreg.....					172,454
R. I.....					56,057
S. C.....					8,049
S. Dak.....					53,954
Utah.....	326	215	8	225	25
V. I.....	98	9	10	4	96
Va.....					3,894
Wis.....	257,682	66,228	4,397	4,188	106,067

<sup>1</sup> For January data excluding vendor payments for medical care, see the *Bulletin*, April 1952.

<sup>2</sup> Excludes States that either made no vendor payments for medical care for January or did not report such payments. For the special types of public assistance, figures in italics represent payments made without Federal participation.

<sup>3</sup> In all States except California, Illinois, Louisiana, Massachusetts, Nevada, New Jersey, Utah, and the Virgin Islands includes payments made on behalf of recipients of the special types of public assistance.

<sup>4</sup> No program for aid to the permanently and totally disabled.

<sup>5</sup> Data not available.

<sup>6</sup> Includes premiums paid into pooled fund as well as payments for services provided in earlier months.

**Table 11.—Average payments including vendor payments for medical care and average amount of vendor payments per assistance case, by program and State, January 1952<sup>1</sup>**

State <sup>2</sup>	Old-age assistance		Aid to dependent children (per family)		Aid to the blind		Aid to the permanently and totally disabled	
	All assistance	Vendor payments for medical care	All assistance	Vendor payments for medical care	All assistance	Vendor payments for medical care	All assistance	Vendor payments for medical care
Conn.....	\$70.78	\$0.00	\$122.83	\$15.00	\$77.90	\$10.00	( <sup>4</sup> )	( <sup>4</sup> )
Del.....			81.82	.63				
D. C.....			97.92	.04	51.60	.06	\$53.86	\$0.06
Ill.....	31.62	8.39	117.45	6.32	56.67	6.33	61.11	17.83
Ind.....	40.49	5.49	70.68	4.61	43.79	5.57	( <sup>4</sup> )	( <sup>4</sup> )
Kans.....	55.83	3.54	97.60	6.35	59.23	4.39	56.40	6.55
La.....	46.60	( <sup>4</sup> )	50.88	.11	45.10	.11	39.21	.00
Mass.....	67.89	2.16	118.04	1.75			77.93	25.45
Minn.....	30.34	14.37	105.00	6.11	64.38	1.42	( <sup>4</sup> )	( <sup>4</sup> )
Nebr.....	32.39	6.00	92.62	3.31	63.01	.51	( <sup>4</sup> )	( <sup>4</sup> )
Nev.....	55.01	.98					( <sup>4</sup> )	( <sup>4</sup> )
N. H.....	\$42.29	\$8.00	116.39	11.50	57.00	7.00	( <sup>4</sup> )	( <sup>4</sup> )
N. J.....			101.17	2.43				
N. Y.....	64.51	9.94	119.25	6.80	73.43	12.07	71.00	11.87
N. C.....	23.79	.17	46.85	.29			27.45	.34
N. Dak.....	32.33	2.11	93.27	.56	54.67	.11	61.16	3.78
Ohio.....	30.31	1.24	72.05	.36	50.05	1.02		
Utah.....	53.39	.03	107.56	.07	58.07	.04	56.19	.14
V. I.....	11.30	.15	16.31	.04	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )
Wis.....	32.84	4.59	120.04	7.92	57.98	3.28	63.72	4.82

<sup>1</sup> For January data excluding vendor payments for medical care, see the *Bulletin*, April 1952. All averages based on cases receiving money payments, vendor payments for medical care, or both. Averages for general assistance not computed here because of difference among States in policy or practice regarding use of general assistance funds to pay medical bills for recipients of the special types of public assistance. Figures in italics represent payments made without Federal participation.

<sup>2</sup> Excludes States that made no vendor payments for medical care for January or did not report such payments.

<sup>3</sup> No program for aid to the permanently and totally disabled.

<sup>4</sup> Less than 1 cent.

<sup>5</sup> Average payment computed on base excluding payments for services provided before the pooled fund was established.

<sup>6</sup> Average payment not computed on base of less than 50 recipients.

(Continued from page 21)

**Welfare Programs—Foster Care and Adoptions**, by Inez M. Baker; **Aims and Objectives of Old-Age Assistance**, by Mildred Stoves; **The Aged and Public Assistance**, by E. W. Gregory, Jr.; **Assistance to Permanently and Totally Disabled**, by Louisa Fitz-Simons; and **A Physician's View of Aid to the Permanently and Totally Disabled**, by Clara J. Fleischer.

### Maternal and Child Welfare

GLUECK, SHELDON, and GLUECK, ELEANOR. *Delinquents in the Making: Paths to Prevention*. New York: Harper & Brothers, 1952. 214 pp. \$3.

A study of 1,000 boys made to determine why half of them were delinquents while the other half were not. This book is a simpler version of the findings published by the authors in *Unraveling Juvenile Delinquency*.

**NEW YORK STATE CITIZEN'S COMMITTEE OF ONE HUNDRED FOR CHILDREN AND YOUTH. *The Four Million, Report... 1951***. Albany: The Committee, 1951. 225 pp.

Includes the findings and recommendations of the committee's sections on child care, child health, mental health, education, youth services, rural youth, industrial youth, and protectional and correctional care.

**NORWEGIAN JOINT COMMITTEE ON INTERNATIONAL SOCIAL POLICY. *Family and Child Welfare in Norway: A Survey***. (2d ed.) Oslo: The Committee, 1951. 82 pp.

YOUNG, PAULINE V. *Social Treatment in Probation and Delinquency: Treatise and Casebook for Court Workers, Probation Officers, and Other Child Welfare Workers*. (2d ed.) New York: McGraw-Hill Book Company, 1952. 536 pp. \$7.

### Health and Medical Care

EARLE, VALERIE A. "Current State Practices with Regard to Hospitalization of Indigent Patients." *Public Welfare*, Chicago, Vol. 10, Apr. 1952, pp. 49-52. \$1.

GOLDMANN, FRANZ. "Home Care for the Needy and the Medically Needy." *Journal of the American Medical Association*, Chicago, Vol. 148, Mar. 29, 1952, pp. 1085-1088. 45 cents.

Concludes that "many benefits can be derived from a well-organized and judiciously administered system of home care, whether it is designed for recipients of public assistance or self-supporting persons or both."

**NEW JERSEY. TEMPORARY COMMITTEE ON THE CHRONIC SICK. "Chronic Sick—Report, Recommendations and Proposed Legislative Bill."**

(Continued on page 27)

**Table 12.—Old-age assistance: Recipients and payments to recipients, by State, March 1952<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	February 1952 in—		March 1951 in—	
				Number	Amount	Number	Amount
Total <sup>2</sup>	2,679,894	\$120,286,513	\$44.87	-0.2	( <sup>3</sup> )	-3.3	+1.1
Ala.	75,182	1,603,474	21.33	-1.0	-0.7	-7.6	-4.1
Alaska	1,666	94,657	56.82	+1.2	+1.6	+2.8	+4.2
Ariz.	13,953	687,327	49.26	+1.1	+1.1	-4.1	-9.1
Ark.	58,660	1,292,610	22.04	-0.5	+1.8	-14.4	-27.0
Calif.	273,550	18,169,708	66.42	-1.1	( <sup>4</sup> )	-1.1	-1.4
Colo. <sup>5</sup>	52,078	3,682,789	70.72	-1.1	-2.2	+3.3	+6.1
Conn.	18,071	1,116,611	61.79	-1.4	-1.1	-9.3	-6.6
Del.	1,651	54,918	33.26	+1.9	+4.9	+4.5	+20.9
D. C.	2,787	135,038	48.45	+5.5	+5.5	-1.3	+6.4
Fla.	67,672	2,593,918	38.33	-3.3	( <sup>6</sup> )	-2.6	-3.9
Ga.	95,144	2,965,026	31.16	-2.2	( <sup>6</sup> )	-6.8	+21.3
Hawaii	2,239	74,797	33.41	-3.3	+7.7	-1.8	-2.5
Idaho	9,358	473,159	50.56	-4.4	-1.1	-18.2	-11.1
Ill.	111,974	4,633,228	41.38	-1.9	-4.3	-4.8	-10.5
Ind.	43,914	1,574,629	35.86	-7.7	-4.4	-12.6	-11.9
Iowa	48,301	2,476,235	51.27	-2.2	( <sup>6</sup> )	-1.5	+2.0
Kans.	37,380	1,969,184	52.68	-4.4	-2.2	-4.0	+3.1
Ky.	63,713	1,885,164	29.59	-1.1	-1.2	-5.2	+36.3
La.	120,220	6,025,733	50.12	+2.9	+8.4	+1.6	+9.2
Maine	14,304	615,682	43.04	-6.6	-6.6	-6.3	-6.0
Md.	11,363	464,165	40.85	( <sup>6</sup> )	+3.3	-2.7	+5.4
Mass.	99,362	6,899,630	69.44	-1.1	-5.5	-2.6	+9.5
Mich.	92,614	4,483,836	48.41	-8.8	-8.8	-4.8	-2.2
Minn.	54,817	2,499,706	45.60	( <sup>6</sup> )	( <sup>6</sup> )	-7.7	+6.1
Miss.	57,520	1,206,458	21.01	+2.2	+3.3	-4.6	+9.1
Mo.	131,891	5,733,908	43.47	-2.2	-1.1	( <sup>6</sup> )	+5.5
Mont.	11,262	578,105	51.33	-4.4	-5.5	-4.8	-8.9
Nebr.	21,736	952,211	43.81	-1.3	-6.2	-5.1	-4.2
Nev.	2,727	148,353	54.40	-5.5	-5.5	-1.0	+3.5
N. H.	6,890	303,301	44.02	-5.5	-7.7	-6.5	-10.6
N. J.	22,175	1,190,401	53.68	-5.5	-6.6	-6.1	+5.0
N. Mex.	10,728	451,976	42.13	+3.3	+7.7	+1.8	+11.6
N. Y.	114,889	6,426,264	55.93	-2.2	-4.4	-1.6	+1.0
N. C.	51,648	1,267,400	23.96	-2.2	+6.6	-15.9	-9.2
N. Dak.	8,941	403,731	51.87	-2.2	+3.3	-1.7	+1.9
Ohio	116,623	5,722,631	49.07	-5.5	-5.5	-3.7	+6.1
Okla.	96,302	4,682,745	48.63	-3.3	-1.1	-2.9	+4.7
Oreg.	22,752	1,304,805	57.35	-2.2	+2.2	-3.1	+2.9
Pa.	74,267	2,895,302	38.99	-9.9	-1.2	-9.9	-8.9
P. R.	29,827	244,015	8.18	+10.9	+19.6	+73.5	+87.8
R. I.	9,526	454,092	47.67	-4.4	+1.1	-3.6	+2.2
S. C.	42,538	1,190,307	27.28	-2.2	-2.2	+2.8	+10.5
S. Dak.	11,932	498,794	41.80	-4.4	+5.5	-2.7	+1.4
Tenn.	60,169	1,859,747	30.91	-4.4	-4.4	-8.8	-5.2
Tex.	219,402	7,337,855	33.44	+1.1	+2.2	-1.9	+3.3
Utah	9,778	542,763	55.61	( <sup>6</sup> )	( <sup>6</sup> )	-1.2	+17.4
Vt.	7,018	277,999	39.61	+1.1	+6.6	+1.1	+11.0
V. I. <sup>6</sup>	665	7,420	11.16				
Va.	18,970	434,703	22.92	-5.5	-1.1	-3.6	+1.4
Wash.	67,802	4,171,682	61.53	-2.2	-5.5	-5.3	-7.7
W. Va.	26,064	751,013	28.81	+6.6	-1.1	-1.5	+7.6
Wis.	51,622	2,508,149	48.59	-1.1	+3.3	-1.3	+12.6
Wyo.	4,257	237,129	55.70	-6.6	-3.3	-3.0	-3.8

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. All data subject to revision.

<sup>2</sup> Includes 4,018 recipients under 65 years of age in Colorado and payments to these recipients. Such payments are made without Federal participation.

<sup>3</sup> Increase of less than 0.05 percent.

<sup>4</sup> Decrease of less than 0.05 percent.

<sup>5</sup> Estimated.

<sup>6</sup> Estimated.

**Table 13.—Aid to the blind: Recipients and payments to recipients, by State, March 1952<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	February 1952 in—		March 1951 in—	
				Number	Amount	Number	Amount
Total <sup>2</sup>	97,257	\$4,830,531	\$49.73	+0.1	-0.1	+1.4	+8.7
Total, 51 States <sup>3</sup>	97,202	4,833,483	49.73	+1.1	-1.1	+4.4	+11.5
Ala.	1,518	36,492	24.04	+3.3	+6.6	-2.8	+6.0
Alaska	18	968	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )		
Ariz.	726	39,196	53.95	+6.6	-2.2	-18.3	-24.8
Ark.	1,885	61,521	27.33	+1.1	+2.0	-7.4	-18.6
Calif. <sup>5</sup>	11,531	940,405	81.55	+1.1	+1.1	+4.3	+3.6
Colo.	345	21,775	63.12	-1.7	-2.8	-7.3	-1.5
Conn.	305	20,647	67.70	-3.3	+9.9	+3.3	+8.6
Del.	223	10,242	45.93	-4.4	+3.3	+10.9	+13.8
D. C.	260	13,290	51.12	-1.1	-1.9	-8.8	+4.6
Fla.	3,196	130,543	40.85	-9.9	-6.6	-3.6	-7.8
Ga.	2,927	105,581	36.07	+4.4	+7.7	+2.6	+28.6
Hawaii	112	4,467	39.88	-1.8	-2.7	-1.8	+5.5
Idaho	196	10,787	55.04	-1.0	-1.1	-6.7	-4.2
Ill.	4,028	195,734	48.59	-1.3	-3.9	-4.4	-3.0
Ind.	1,725	66,959	38.82	-4.4	-4.4	-5.6	-5.2
Iowa	1,292	76,990	59.59	-1.1	+4.4	+2.9	+6.3
Kans.	611	33,902	55.49	-1.5	-2.0	-8.4	-1.0
Ky.	2,532	79,370	31.35	( <sup>6</sup> )	-2.2	+2.8	+45.6
La.	1,893	85,500	45.17	+4.4	+3.3	+1.1	+4.4
Maine	595	27,208	45.73	-2.2	-4.4	-9.6	-9.1
Md.	471	21,570	45.80	-6.6	+1.1	-1.9	+7.7
Mass.	1,637	128,568	78.54	+3.3	+3.0	+6.3	+21.6
Mich.	1,875	100,692	53.70	0	+1.1	+9.9	+4.6
Minn.	1,167	71,765	61.50	+2.2	-1.6	+2.7	+11.2
Miss.	2,811	72,458	25.78	+1.1	+3.3	+9.9	+11.0
Mo.	3,083	154,150	50.00	+3.6	+3.6	+10.7	+38.3
Mont.	522	29,600	56.70	-1.1	-1.4	-1.3	-6.4
Nebr.	761	48,279	63.44	+1.1	+9.9	+3.3	+11.9
Nev.	37	2,080	( <sup>6</sup> )	( <sup>6</sup> )	( <sup>6</sup> )	( <sup>6</sup> )	( <sup>6</sup> )
N. H.	302	14,728	48.77	-7.7	-1.4	-6.2	-8.1
N. J.	802	48,608	60.61	+1.0	+2.3	+3.9	+16.6
N. Mex.	470	18,376	39.10	-3.9	+2.1	-9.8	-4.3
N. Y.	4,105	264,839	64.52	+9.9	+5.5	+2.2	+6.0
N. C.	4,439	152,703	34.40	-1.1	+3.3	+2.3	+2.5
N. Dak.	110	6,059	55.08	-9.9	+1.6	-1.8	-4.9
Ohio	3,744	184,009	49.15	+1.1	+3.3	-3.7	+3.9
Okla.	2,570	181,844	61.80	-5.5	-6.6	-3.6	-3.4
Oreg.	385	25,766	66.92	0	+8.8	-3.5	-2.9
Pa.	15,383	764,002	49.67	+2.2	-1.1	+2.2	+25.8
P. R.	621	4,831	7.78	+9.9	+16.1	+16.7	+29.7
R. I.	184	11,134	60.51	-1.6	+2.6	-5.5	+10.3
S. C.	1,000	44,938	28.09	+3.3	+1.1	+2.0	+6.8
S. Dak.	208	8,190	39.38	-1.0	+6.6	-5.9	-2.5
Tenn.	2,778	105,242	37.88	+1.1	+2.2	+2.6	+2.9
Tex.	6,008	228,312	37.50	-1.1	-2.2	+22.7	+24.8
Utah	223	13,439	60.26	+5.5	+1.4	+6.2	+25.8
Vt.	180	7,805	43.36	+6.6	+1.0	-2.2	+7.1
V. I. <sup>6</sup>	45	475					
Va.	1,469	45,488	30.97	-9.9	-9.9	-4.4	-9.9
Wash. <sup>7</sup>	833	63,438	76.16	+1.1	+3.3	-1.2	-1.9
W. Va.	1,081	36,672	33.92	+1.0	+4.4	+5.5	+9.5
Wis.	1,336	72,668	54.39	-5.5	-7.7	-3.7	+7.5
Wyo.	99	5,256	53.09	( <sup>6</sup> )	( <sup>6</sup> )	-4.8	-6.7

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. Figures in italics represent programs administered without Federal participation. All data subject to revision.

<sup>2</sup> Data include recipients of payments made without Federal participation and payments to these recipients in California (552 recipients, \$46,091 in payments), in Washington (13 recipients, \$529 in payments), in Missouri (996 recipients, \$50,563 in payments), and in Pennsylvania (6,140 recipients, \$307,442 in payments). State plans for aid to the blind in Missouri and Pennsylvania were approved under the Social Security Act Amendments of 1950.

<sup>3</sup> States with plans approved by the Social Security Administration. In computing percentages, data for Missouri for March 1951 were excluded because the State did not have an approved plan in that month. See also footnote 2.

<sup>4</sup> Average payment not computed on base of less than 50 recipients; percentage change, on less than 100 recipients.

<sup>5</sup> Excludes cost of medical care, for which payments are made to recipients quarterly.

<sup>6</sup> Decrease of less than 0.05 percent.

<sup>7</sup> Estimated.



Table 14.—Aid to dependent children: Recipients and payments to recipients, by State, March 1952<sup>1</sup>

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of families	Number of recipients		Payments to recipients			Percentage change from—			
		Total <sup>2</sup>	Children	Total amount	Average per—		February 1952 in—		March 1951 in—	
					Family	Recipient	Number of families	Amount	Number of families	Amount
Total.....	506,734	2,061,591	1,540,039	\$45,488,275	\$76.23	\$22.06	+0.5	+0.5	-8.4	-5.4
Total, 52 States <sup>3</sup> .....	506,704	2,061,483	1,539,961	45,486,836	76.23	22.07	+5	+5	-8.4	-5.4
Alabama.....	18,339	66,000	51,171	643,210	35.07	9.75	+3	+6	-3.1	+1.1
Alaska.....	737	2,339	1,699	53,697	72.86	22.96	+1.9	+1.9	+9.5	+10.7
Arizona.....	3,521	13,069	9,774	257,051	73.01	19.62	+8	+9	-17.6	-35.2
Arkansas.....	13,300	48,843	37,356	526,754	39.61	10.78	-5	+2.6	-27.6	-31.3
California.....	55,424	173,676	130,531	6,409,512	115.65	36.90	+4	+8	-2.7	+1.6
Colorado.....	5,207	19,043	14,400	509,926	97.93	26.78	+3	-2	-7.3	-1.8
Connecticut.....	4,782	15,665	11,383	514,603	107.61	32.85	-2.7	-2.1	-14.5	-14.4
Delaware.....	718	2,767	2,123	58,262	81.14	21.06	+1.7	+2.1	+3.8	+16.2
District of Columbia.....	2,012	8,208	6,381	197,239	98.03	24.03	-1.5	-1.5	-6.9	( <sup>4</sup> )
Florida.....	17,537	56,583	42,087	796,313	45.41	14.07	-2.0	-1.8	-39.6	( <sup>4</sup> ) -45.0
Georgia.....	21,708	72,405	55,521	1,083,343	49.91	14.96	+1.5	+1.7	+18.1	+20.9
Hawaii.....	3,251	12,067	9,408	271,800	83.62	22.53	+1	-2	-10.1	-15.0
Idaho.....	2,193	7,643	5,645	246,141	112.24	32.20	-5	-3	-13.1	-6.6
Illinois.....	22,940	81,866	60,713	2,524,606	110.05	30.84	-1	-1.4	-2.9	+8.9
Indiana.....	8,515	28,502	21,085	572,999	67.29	20.10	-1	+5	-21.4	-20.0
Iowa.....	5,370	18,896	14,070	539,532	100.47	28.55	+1.4	+1.7	+2.6	+5.8
Kansas.....	4,326	15,355	11,630	398,456	92.11	25.95	+3	-3	-15.7	-5.3
Kentucky.....	20,396	72,075	53,148	852,718	41.81	11.83	-1.1	-1.4	-14.8	-4.6
Louisiana.....	22,151	80,914	60,201	1,396,796	63.06	17.26	+1.4	+6.2	-14.3	+9.3
Maine.....	4,479	15,566	11,285	327,772	73.18	21.06	+5	+5	-1.6	-3.6
Maryland.....	5,095	19,767	15,124	442,519	86.85	22.39	-6	+1.8	-20.0	-12.5
Massachusetts.....	13,184	43,406	31,939	1,526,991	115.82	35.18	+2	-5	-1.7	+2.4
Michigan.....	25,081	81,227	57,856	2,441,796	97.36	30.06	+8	-1.5	-2.1	+6.3
Minnesota.....	7,836	26,493	20,177	780,766	99.64	29.47	-8	+3	-9.9	+8.4
Mississippi.....	10,401	39,195	30,106	273,205	26.27	6.97	+1.2	+9	-3.0	+36.7
Missouri.....	22,361	75,780	55,773	1,166,274	52.16	15.39	-1	-1	-8.6	-8.3
Montana.....	2,391	8,365	6,219	207,319	86.71	24.78	+8	+1.1	-3.0	-2.4
Nebraska.....	2,833	9,537	7,017	253,459	89.47	26.58	-7	-5	-19.0	-11.4
Nevada.....	30	108	78	1,459	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )
New Hampshire.....	1,433	4,963	3,631	149,553	104.36	30.13	-8	-1.0	-13.6	( <sup>5</sup> ) -14.3
New Jersey.....	5,178	17,312	13,103	524,380	101.27	30.29	+6	+1.2	-2.1	+6.4
New Mexico.....	5,357	18,495	14,225	330,593	61.71	17.87	+9	+20.4	-3.0	-1.1
New York.....	53,158	179,767	128,496	5,998,850	112.85	33.37	-1	-3	-4.2	-1.5
North Carolina.....	17,142	61,735	47,698	811,118	47.32	13.14	+1.2	+2.2	+5.1	+10.8
North Dakota.....	1,673	5,924	4,488	161,861	96.75	27.32	+1.2	+2.4	-11.0	-17.9
Ohio.....	13,508	49,797	37,494	982,430	72.73	19.73	-5	-1	-9.0	-13.9
Oklahoma.....	20,199	67,743	51,047	1,426,381	70.62	21.06	-7	-6	-7.5	-7.4
Oregon.....	3,458	11,636	8,743	364,102	108.29	31.29	+1.4	+1.7	-17.7	-18.5
Pennsylvania.....	32,360	118,508	88,640	2,848,799	88.03	24.04	-1.7	-1.8	-26.5	-27.2
Puerto Rico.....	20,484	61,329	46,035	265,797	16.03	3.36	+14.3	+24.9	+78.8	+111.3
Rhode Island.....	3,364	11,279	8,138	323,469	96.16	28.68	+2	-2	-1.7	+6.8
South Carolina.....	6,599	24,605	19,113	314,005	47.58	12.76	+1.4	+1.1	-1.4	+19.9
South Dakota.....	2,619	8,510	6,368	186,667	71.27	21.94	0	+1.5	+8	+5.3
Tennessee.....	20,637	74,367	55,754	963,131	48.12	13.35	-4	-4	-14.3	-13.5
Texas.....	16,268	63,184	47,182	806,668	49.59	12.77	+2	+7	-16.4	-4.3
Utah.....	2,954	10,246	7,587	323,156	109.40	31.54	( <sup>5</sup> )	( <sup>5</sup> )	-10.3	+1.6
Vermont.....	1,026	3,572	2,738	55,116	53.72	15.43	+7	+1.5	-1.2	-7
Virgin Islands.....	230	707	624	3,740						
Virginia.....	7,784	29,035	22,065	407,034	52.29	14.02	+1	+2	-9.3	-5.4
Washington.....	9,236	30,715	22,323	947,592	102.60	30.85	+7	-3	-18.9	-36.2
West Virginia.....	16,866	61,909	47,888	1,015,551	60.21	16.40	-1	-6	-6.5	-3.5
Wisconsin.....	8,527	28,849	21,227	977,266	114.61	33.88	+1.1	+2.0	-5.3	+4.5
Wyoming.....	556	2,011	1,512	50,459	101.54	28.08	-2.1	-1.7	-13.4	-12.5

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. Figures in italics represent program administered without Federal participation. All data subject to revision.

<sup>2</sup> Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.

<sup>3</sup> States with plans approved by the Social Security Administration.

<sup>4</sup> Decrease of less than 0.05 percent.

<sup>5</sup> Excludes cost of medical care, for which payments are made to recipients quarterly.

<sup>6</sup> Average payment not computed on base of less than 50 families; percentage change, on less than 100 families.

<sup>7</sup> In addition to these payments from aid to dependent children funds, supplemental payments of \$92,975 from general assistance funds were made to 2,842 families.

<sup>8</sup> Increase of less than 0.05 percent.

<sup>9</sup> Estimated.

(Continued from page 25)  
Public Health News (New Jersey State Department of Health), Trenton, Vol. 33, Mar. 1952, pp. 67-84.

WYATT, LAURENCE. *Intergovernmental Relations in Public Health*. (Intergovernmental Relations in the United States, Research Monograph No. 4.) Minneapolis: Uni-

versity of Minnesota Press, 1951. 212 pp. \$3.50.

Includes a description of the grants-in-aid programs of the Public Health Service and the Children's Bureau.

**Table 15.—Aid to the permanently and totally disabled: Recipients and payments to recipients, by State, March 1952<sup>1</sup>**

Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from February 1952 in—	
		Total amount	Average	Number	Amount <sup>2</sup>
<b>Total<sup>3</sup></b>	134,959	\$6,228,206	\$46.15	+2.4	+2.1
Alabama	8,530	190,854	22.37	+1.1	+4.4
Colorado	3,679	188,815	51.32	+1.6	+1.7
Delaware	132	5,873	44.49	+2.3	+4.4
Dist. of Col.	1,257	98,570	54.55	—9	( <sup>4</sup> )
Hawaii	1,149	53,031	46.15	+8	—3
Idaho	794	41,926	52.80	+5	+1.7
Illinois	2,620	108,543	41.43	+3.5	—9
Kansas	2,664	136,330	51.17	+1.6	+1.8
Louisiana	14,690	500,048	40.17	+1.2	+3.6
Maryland	2,663	124,529	46.76	+3.1	+1.6
Massachusetts	4,149	\$48,604	57.99	+7.9	+4.0
Michigan	995	58,272	58.56	—9.4	—12.1
Mississippi	818	16,174	19.77	+4.6	+4.6
Missouri	11,019	509,319	46.22	+2.6	+2.4
Montana	1,099	61,252	55.73	+1.9	+2.4
New Jersey	1,333	79,623	59.73	+6.9	+7.8
New Mexico	2,064	83,402	40.41	+3.2	+5.6
New York	29,471	1,810,754	61.44	+1.3	+1.5
North Carolina	4,523	124,169	27.45	+3.9	+4.7
North Dakota	627	37,738	60.19	+2.0	+4.4
Ohio	4,726	210,785	44.60	+2.6	+2.9
Oklahoma	2,261	96,605	29.46	+10.5	+11.6
Oregon	1,792	122,088	68.13	+3.8	+3.9
Pennsylvania	9,580	425,212	44.39	+9	+7
Puerto Rico	4,045	41,748	10.32	+13.0	+27.1
Rhode Island	814	15,655	69.81	+8.1	+6.6
South Carolina	4,105	130,478	31.79	+4.6	+4.6
South Dakota	177	7,294	41.21	+10.6	+12.7
Utah	1,561	89,153	57.11	+2	+1
Vermont	192	5,034	41.84	+5	+1.8
Virgin Islands <sup>4</sup>	25	265			
Virginia	2,962	98,995	33.42	+1.5	+9
Washington	5,382	326,977	60.75	+4	—3
West Virginia	2,282	74,123	32.48	+11.9	+11.4
Wisconsin	905	57,845	63.92	+1.6	+3
Wyoming	474	25,120	53.00	—1.9	—1.9

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. Figures in italics represent programs under State plans not yet approved by the Social Security Administration. All data subject to revision.

<sup>2</sup> Represents States reporting plans in operation.

<sup>3</sup> Decrease of less than 0.05 percent.

<sup>4</sup> Estimated.

**Table 16.—General assistance: Cases and payments to cases, by State, March 1952<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of cases	Payments to cases		Percentage change from—			
		Total amount	Average	February 1952 in—		March 1951 in—	
				Number	Amount	Number	Amount
<b>Total<sup>1</sup></b>	335,000	\$15,845,000	\$47.34	—0.5	—0.4	—18.8	—18.6
Ala.	153	3,690	24.12	+19.5	+18.0	( <sup>2</sup> )	( <sup>2</sup> )
Alaska	73	3,607	49.41	( <sup>2</sup> )	( <sup>2</sup> )	—30.5	( <sup>2</sup> )
Ariz.	1,241	50,623	40.79	+16.9	+19.0	—14.6	—2.8
Ark.	2,446	32,145	13.14	—9	—1.2	—4.7	—3.4
Calif.	32,624	1,496,650	45.88	+1.9	+1.7	—9.2	—4
Colo.	2,254	94,974	42.14	+5	—2	—50.6	—30.8
Conn.	4,048	221,436	54.70	( <sup>2</sup> )	+1.6	—4.6	—5
Del.	7920	37,100					
D. C.	686	37,920	55.28	+3.3	+4.4	—34.4	—30.0
Fla.	4,900	75,000					
Ga.	3,570	61,657	17.27	0	—2.7	+4.4	+2.3
Hawaii	1,831	100,064	54.65	—1.6	—5	—49.8	—46.1
Idaho <sup>3</sup>	165	6,157	37.32	—3.5	—2.9	—46.9	—44.2
Ill.	28,319	1,646,469	58.14	—7	—3	—20.7	—18.0
Ind. <sup>4</sup>	10,063	310,075	30.81	—2.7	—1.3	—9.7	—8.0
Iowa	4,073	133,634	32.81	—2.2	—4.3	—2.1	—1
Kans.	2,180	104,382	47.88	—3.6	—3.2	—22.0	—11.4
Ky.	3,203	80,275	25.06	+8.7	+9.0	—5.5	—4
La.	6,403	252,487	39.43	+4.4	+7.3	+6.2	+41.2
Maine	3,985	173,980	43.66	+7.9	+9.6	—7.0	—7.3
Md.	2,991	140,733	47.05	—3.1	—3	—40.2	—37.2
Mass.	16,527	902,808	54.63	—2.8	+2.3	—24.4	—21.5
Mich.	24,598	1,146,056	46.60	+1.6	—6	+5.9	+2.3
Minn.	6,929	356,354	51.43	+4	+2	—6.3	—3.1
Miss.	905	11,069	12.23	+2.6	—9	+13.7	+21.9
Mo.	9,663	295,751	30.61	+3	+1.2	—22.6	—23.3
Mont.	853	28,140	32.99	+10.3	+7.9	—16.7	—25.6
Nebr.	1,420	56,818	40.01	—8	+3.1	—14.3	—1.5
Nev.	285	9,900	34.74	—1.7	—1.0	—30.5	—2.2
N. H.	1,540	63,027	40.93	+5.4	+3.7	—6	—3.6
N. J. <sup>5</sup>	7,405	473,939	64.00	—5.1	—8	—22.9	—15.6
N. Mex.	334	7,520	22.51	+3.1	+6.7	—69.0	—60.2
N. Y.	149,549	3,622,267	24.11	—1.5	—1.0	—20.7	—24.1
N. C.	2,492	49,342	20.00	+2.2	+4.5	—36.7	—23.6
N. Dak.	644	27,072	42.04	+3.0	—3.7	—33.7	—31.9
Ohio <sup>6</sup>	20,533	837,810	40.80	—1.1	—6	—16.6	—15.7
Okla.	6,200	90,628	( <sup>7</sup> )	( <sup>7</sup> )	+5.3	( <sup>7</sup> )	—21.3
Oreg.	5,850	337,421	57.68	—1.6	—3.9	—6.9	—9.6
Pa.	20,615	1,042,512	50.57	—1.2	—1.8	—38.8	—40.1
P. R.	2,534	15,515	6.12	—6.3	—15.9	—56.8	—63.0
R. I.	4,504	290,477	64.49	+7	+6.6	—8.9	—3
S. C.	2,215	37,176	16.78	—4.4	—5.4	—31.4	—34.7
S. Dak.	1,029	39,929	39.06	—10.4	—4.1	+2.4	+3.1
Tenn.	2,866	35,628	12.10	—1.0	—5.8	—8	+7.7
Tex.	7,600	127,000					
Utah	1,412	52,317	58.30	—7	+1.4	+25.0	+38.4
Vt.	1,050	44,000					
V. I.	235	7,390					
Va.	2,365	64,449	27.25	—3.1	—2.5	—33.2	—28.1
Wash.	9,038	471,468	52.17	—8.5	—12.8	—41.5	—54.9
W. Va.	3,817	99,612	26.10	—6	—9	—31.0	—19.7
Wis.	6,147	334,902	54.48	+4.2	+2	—5.4	+1.6
Wyo.	212	10,110	47.69	—5.8	—1.2	—24.8	—4.1

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. All data subject to revision.

<sup>2</sup> Partly estimated; does not represent sum of State figures because total excludes for Indiana and New Jersey payments made for, and an estimated number of cases receiving, medical care, hospitalization, and burial only.

<sup>3</sup> Percentage change not computed on base of less than 100 cases.

<sup>4</sup> State program only; excludes program administered by local officials.

<sup>5</sup> About 9 percent of this total is estimated.

<sup>6</sup> Decrease of less than 0.05 percent.

<sup>7</sup> Estimated.

<sup>8</sup> Partly estimated.

<sup>9</sup> Excludes assistance in kind and cases receiving assistance in kind only and, for a few counties, cash payments and cases receiving cash payments. Amount of payments shown represents about 60 percent of total.

<sup>10</sup> Includes unknown number of cases receiving medical care, hospitalization, and burial only, and total payments for these services.

<sup>11</sup> Includes cases receiving medical care only.

<sup>12</sup> Includes 5,308 cases and payments of \$150,066 representing supplementation of other assistance programs.

<sup>13</sup> Excludes estimated duplication between programs; 1,950 cases were added by county commissioners and 4,691 cases under program administered by Oklahoma Emergency Relief Board. Average per case and percentage change not computed.

<sup>14</sup> Estimated on basis of reports from a sample of cities and towns.



# Social Security in Review

## Program Operations

**M**ONTHLY benefits being paid under the old-age and survivors insurance program at the end of April totaled \$160.4 million. Slightly more than 4.5 million persons were receiving these benefits—36,500 more than at the end of March. The increases in the number of old-age and wife's benefits were smaller than those in March, while for all types of survivor monthly benefits they were larger. The over-all increase, however, was about the same as in March.

Since September 1950 there has been an almost continuous decline—interrupted only in January 1952—in the amount of the average old-age benefit. The April decline of 5 cents brought the average payment down to \$42.05. For all other types of benefits, the trend in average amounts has also been generally downward; the averages again dropped slightly in April. The decreases since September 1950 in the average monthly benefits in current-payment status range from \$4.57 for old-age benefits to 10 cents for parent's benefits.

Monthly benefits were awarded to 72,700 persons in April, about 5,000 fewer than in March and only three-fifths of the number a year earlier. The decline was concentrated in the awards to retired workers and their wives. Little change occurred in the number of monthly benefit awards to survivors. Lump-sum death benefits totaling \$5.4 million were awarded to 41,800 persons, about the same as in the preceding month.

**PUBLIC ASSISTANCE PAYMENTS** made in April totaled \$192.2 million—less than in either February or March; the de-

cline from March amounted to about \$450,000. Much the largest change for a single program occurred in general assistance. In that program the amount paid to recipients dropped by \$715,000, chiefly because fewer cases were aided. The amount paid to old-age assistance recipients and the number of persons getting this type of assistance continued to drop slightly. The other programs showed small increases in caseloads and payments.

Two States—Arkansas and New Hampshire—made first payments of aid to the permanently and totally disabled in April. The increases of 3,000 cases and \$141,000 in total payments under this program were more the result, however, of expanding programs in some of the other 36 States that have been administering this type of aid.

For the Nation as a whole, average payments of each type of assistance differed from those made in the previous month by only a few cents. For the categorical programs the averages in most States also changed little. Adjustments were made for increases in living costs for aid to dependent children in California, for aid to the blind in Massachusetts, and for all categories in Washington. Tennessee added an item of "medical incidentals" to the list of items budgeted for recipients and put the change into effect in April for one-person cases. Oregon extended to other categories a change made earlier for old-age assistance; allowances for medical services, previously financed by payments from general assistance funds to the suppliers of such services, were included in the categorical payments to recipients.

As frequently happens, State averages tended to show larger changes for general assistance than for the other types of assistance. Case turn-over is faster in this program than in the categorical programs. The number of cases added in April, for instance, was 11 percent of the number receiving payments; the number closed, 15 percent. Changes in the caseloads often alter the number of persons per case, which in turn affects the average payment. General assistance payments, moreover, are often affected by inadequacy of funds.

The transfer of recipients from general assistance to aid to the permanently and totally disabled in Arkansas provides a good example of the greater adequacy of assistance when the Federal Government participates in the costs. Of the 87 persons aided under the new program, 77 had been receiving general assistance. The average payment for all cases under general assistance in the previous month was \$13.14; under the new type of assistance the average was double this amount, about \$27.

**UNEMPLOYED WORKERS** filed slightly more than 1 million initial claims for benefits under the State unemployment insurance programs in April. The increase of 24 percent from the March total was largely the result of administrative factors but also reflected lay-offs in several industries (some in anticipation of a work stoppage in the steel industry), the secondary effects of labor disputes, and the disastrous spring floods. Weeks of unemployment claimed, which represent continuing unemployment, rose only 4,400 in April to 5.1 million.

For the third consecutive month the average weekly number of beneficiaries declined, dropping 11 percent to a little less than 1 million. Total benefits paid, amounting to \$94.4 million, were 7 percent less than in March but 52 percent higher than the amount paid in April 1951. Most of the increase from the previous year resulted from the substantial rise in unemployment among covered workers, but the increase in the amount of the benefit check also contributed. The average weekly benefit of \$22.37 for total unemployment was 8 percent (\$1.69) above that in April 1951, although it was 4 cents less than the March average.

### Veterans' Legislation Amended

Approximately 3.0 million veterans and dependents of deceased veterans receive increased compensation and pensions under legislation approved by President Truman on May 23 (Public Law 356, Eighty-second Congress, second session). The new rates, intended as a partial offset to the rise in living costs, become effective in July 1952.

The new law raises by 5 percent the compensation payable to veterans for service-connected disability of less than 50 percent; for those with a disability of 50 percent or more, the payments go up 15 percent. For non-service-connected disability that is permanent and total the pensions payable to veterans of World Wars I and II and service after June 26, 1950, are raised from \$60 to \$63 a month. If the veteran has reached age 65 or has been on the rolls as permanently and totally disabled for 10 years or more, he receives \$75 a month (formerly \$72). For veterans who are so nearly helpless or blind that they require the regular aid and attendance of another person, the uniform rate of \$120 a month is raised to \$129.

For the dependents of war veterans whose death was service-connected, payments are raised about 15 percent except for a widow without a child or for dependent parents. For widows of veterans of World Wars I and II and the Korean service whose death was not service-connected, the pension is now \$48.00 a month (formerly \$42.00); the rate for a widow and one child is increased from \$54.00 to \$60.00 a month and, for each additional child,

## Selected current statistics

[Corrected to June 9, 1952]

Item	April 1952	March 1952	April 1951	Calendar year	
				1951	1950
<i>Labor Force<sup>1</sup> (in thousands)</i>					
Total civilian.....	61,744	61,518	61,789	62,884	63,000
Employed.....	60,132	59,714	60,044	61,005	60,950
Covered by old-age and survivors insurance <sup>2</sup> .....					35,104
Covered by State unemployment insurance <sup>3</sup> .....	35,700	35,500	34,385	34,838	32,771
Unemployed.....	1,612	1,804	1,744	1,879	2,102
<i>Personal Income<sup>4</sup> (in billions; seasonally adjusted at annual rates)</i>					
Total <sup>4</sup> .....	\$258.9	\$258.2	\$249.0	\$251.1	\$221.7
Employees' income <sup>5</sup> .....	177.3	177.3	168.1	169.2	143.3
Proprietors' and rental income.....	47.8	47.5	48.1	48.9	44.0
Personal interest income and dividends.....	21.1	20.6	20.2	20.0	19.3
Public aid <sup>7</sup> .....	2.3	2.3	2.3	2.3	2.4
Social insurance and related payments <sup>8</sup> .....	7.7	7.7	6.9	6.9	6.1
Veterans' subsistence allowances <sup>9</sup> and bonuses.....	.9	1.0	1.2	1.2	2.2
Miscellaneous income payments <sup>10</sup> .....	2.2	2.2	2.2	2.6	4.1
<i>Old-Age and Survivors Insurance</i>					
Monthly benefits:					
Current-payment status: <sup>11</sup>					
Number (in thousands).....	4,549	4,512	3,890		
Amount (in thousands).....	\$160,445	\$159,332	\$139,637	\$1,884,531	\$1,018,116
Average primary benefit.....	\$42.05	\$42.10	\$42.80		
Awards (in thousands):					
Number.....	73	78	126	1,336	90
Amount.....	\$2,310	\$2,526	\$3,953	\$42,282	\$28,251
<i>Unemployment Insurance<sup>3</sup></i>					
Initial claims (in thousands).....	1,037	836	919	10,836	12,521
Weeks of unemployment claimed (in thousands).....	5,150	5,145	3,913	50,393	78,854
Weeks compensated (in thousands).....	4,368	4,674	3,109	41,599	67,986
Weekly average beneficiaries (in thousands).....	993	1,113	740	797	1,301
Benefits paid (in millions) <sup>12</sup> .....	\$94	\$102	\$62	\$840	\$1,571
Average weekly payment for total unemployment.....	\$22.37	\$22.41	\$20.68	\$21.08	\$20.71
<i>Public Assistance</i>					
Recipients (in thousands):					
Old-age assistance.....	2,672	2,680	2,761		
Aid to dependent children:					
Families.....	598	597	646		
Children.....	1,546	1,540	1,632		
Aid to the blind.....	97	97	97		
Aid to the permanently and totally disabled.....	138	135	88		
General assistance.....	320	335	384		
Average payments:					
Old-age assistance <sup>13</sup> .....	\$44.95	\$44.87	\$42.81		
Aid to dependent children (per family).....	76.39	76.80	73.68		
Aid to the blind.....	49.83	49.73	49.36		
Aid to the permanently and totally disabled.....	46.11	46.11	44.93		
General assistance.....	47.31	47.34	46.16		

<sup>1</sup> Continental United States only. Estimated by the Bureau of the Census, except as noted. Monthly employment figures represent specific week and annual figures, average week (unemployment insurance data represent pay period instead of week).

<sup>2</sup> Estimated by the Bureau of Old-Age and Survivors Insurance. Data for 1951 and 1952 not available.

<sup>3</sup> Data from the Bureau of Employment Security, Department of Labor.

<sup>4</sup> Data from the Office of Business Economics, Department of Commerce. Continental United States, except for employees' income, which includes pay of Federal civilian and military personnel in all areas.

<sup>5</sup> Beginning January 1952, social insurance contributions from the self-employed excluded from total but not deducted from proprietors' income.

<sup>6</sup> Civilian and military pay in cash and in kind, other labor income (except workmen's compensation), mustering-out pay, terminal-leave pay, and Government contributions to allowances for dependents of enlisted personnel. Excludes employee

contributions under social insurance and related programs.

<sup>7</sup> Payments to recipients under the 4 special public assistance programs and general assistance.

<sup>8</sup> Includes old-age and survivors insurance benefits; railroad, Federal, State, and local retirement benefits; veterans' pensions and compensation; workmen's compensation; State and railroad unemployment insurance and temporary disability benefits; and readjustment allowances to veterans under the Servicemen's Readjustment Act.

<sup>9</sup> Under the Servicemen's Readjustment Act.

<sup>10</sup> Includes payments under the Government life insurance, national service life insurance, and military and naval insurance programs, the Government contribution to nonprofit organizations, business transfer payments, and recoveries under the Employer's Liability Act for railroad workers and seamen.

<sup>11</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit; calendar-year figures represent payments certified.

<sup>12</sup> Monthly amounts, gross; annual amounts adjusted for voided benefit checks and benefit refunds.

from \$6.00 to \$7.20. Widows and children of the veterans of the Spanish-American War, the Civil War, and the

Indian wars receive a 7½-percent increase in their payments. The minimum payment for the veterans of



these wars is now \$96.75 a month, except for Spanish-American War veterans with 70 days of service, who receive a minimum of \$64.50.

Another new law (Public Law 357) raises the amount of income a veteran or dependent may have and still be eligible for pension payments in cases of non-service-connected disability and death. The income limitation applies to veterans of World Wars I and II and Korean service, and their dependents. These limitations were raised from \$1,000 to \$1,400 for an unmarried veteran, a widow without child, or a child, and from \$2,500 to \$2,700 for a married veteran, or any veteran or widow with minor child or children.

In a special message accompanying the new law, President Truman urged Congress to authorize "a complete study of our veterans benefit programs and their relationships with our social insurance and other general welfare programs." He pointed out that "there was no social security system when the veterans pension laws were passed. When the social security law was enacted in 1935, the world was at peace and the fact that we were establishing a basic economic security system alongside the existing benefit program for veterans seemed comparatively unimportant. Little attention was paid to the 839,000 cases receiving pensions and compensation from the Veterans Administration in 1935, and since then no major steps have been taken to integrate and relate the two systems of benefits.

"I have pointed out several times in the past my belief that our first obligation to our veterans is to care for those who have disabilities resulting directly from their service to their country. Financial assistance to veterans with non-service-connected disabilities, on the other hand, should be put as soon as possible on the same basis as financial assistance payable to the nonveterans of our population.

"World War II left us with over 19,000,000 veterans. World events since then mean that hundreds of thousands more will be added each year. At the same time, we have expanded and perfected our social security laws so that they now protect most of our people. The consequences are obvious. Thousands

upon thousands of veterans and their families have entitlement to Government payments under both laws. This is confusing, wasteful, and, to many people, hard to understand."

### Recommendations on Law-Enforcement Amendment

The third and final meeting of the group called together to advise the Bureau of Public Assistance on planning for the administration of the law-enforcement amendment was held in Chicago on March 31 and April 1, 1952. This amendment to title IV—one of the 1950 amendments to the Social Security Act—requires "prompt notice to appropriate law-enforcement officials of the furnishing of aid to dependent children in respect of a child who has been deserted or abandoned by a parent." It goes into effect July 1, 1952.

At its first meeting, held November 29, 1950, the advisory group considered a policy statement interpreting the amendment and outlining the requirements for State plans. The official statement was issued to the States on June 11, 1951. Attention then was given to the developing of recommendations to be made to State agencies on methods of working with law-enforcement officials and with the families affected by the amendment.

The problem of parental desertion and nonsupport is broader than this amendment, and its implications are more far-reaching than those involved in the aid to dependent children program and public assistance administration as a whole. There have been various attempts to deal with the problem legislatively. The recommendations of the Council of State Governments on legislation for interstate cooperation (the model proposed "Uniform Reciprocal Enforcement of Support Act") have been widely adopted, and other State legislation, old and new, has been utilized. Legislation alone, however, will not solve the problem. A constructive approach requires, in addition, that courts, law-enforcement officials, and social agencies concerned with family and child welfare work together to provide the needed services to families in trouble.

Although the amendment applies only to children on whose behalf aid

to dependent children has been furnished, its administration will doubtless have effects that will extend well beyond that program. In recognition of the need to bring other social agencies into planning with the public assistance agencies for administration of the law-enforcement amendment, the Bureau of Public Assistance invited to the final meeting of the advisory group representatives of the principal national agencies engaged in family and child welfare work. Among these were the American Public Welfare Association, the Child Welfare League of America, the Family Service Association of America, the National Child Welfare Commission of the American Legion, the National Desertion Bureau, the National Legal Aid Association, the National Mid-century Committee for Children and Youth, and the principal sectarian agencies engaged in similar work (Catholic, Jewish, Lutheran, and Methodist). As before, the advisory group included representatives of various State and local public assistance agencies (eight States), and staff from the Social Security Administration (Bureau of Public Assistance and Children's Bureau) and the Office of the General Counsel of the Federal Security Agency.

A draft of proposed recommendations had been circulated to the participants before the meeting and had also been sent to State public assistance agencies for comment. This draft and a summary of comments were the focus of the discussions at Chicago. Throughout the meeting there was constant recognition that the amendment provided an impetus for community organization through which over-all social policy to promote family solidarity could be examined and developed. The representatives of national private agencies stressed the mutuality of interest and responsibility between the public and private agencies and requested additional information that they could use with their local units or affiliates. They felt that it was important that local workers in private agencies should know about the amendment and be prepared to deal with any possible repercussions in their own programs or in the community as a whole when the amendment goes into effect.

(Continued on page 9)

# Old-Age Assistance Recipients: Reasons for Nonentitlement to Old-Age and Survivors Insurance Benefits

by CHARLES E. HAWKINS\*

*Even under the 1950 amendments to the Social Security Act, there are many aged persons in this country who are not able to qualify for benefits under the old-age and survivors insurance program. Some of them, as their opportunities for employment and ability to work decline, are forced to apply for old-age assistance. Before the amendments, of course, the number of such persons was greater. The reasons that needy aged persons who were added to the old-age assistance rolls in April 1949 were not getting insurance benefits are examined in the following pages.*

FIVE out of every 6 aged persons added to the public assistance rolls in April 1949 were not entitled to old-age and survivors insurance benefits. The insurance provisions of the Social Security Act had been in effect more than 12 years, but for one reason or another these persons had not qualified for benefits.

During 1949 an average of more than 45,000 persons a month were approved for old-age assistance. The old-age and survivors insurance beneficiaries among them were receiving an average monthly benefit of about \$20. This amount with their other income, if any, was insufficient to meet their minimum needs, with the result that they required supplementary assistance payments.

Basic amendments to the coverage provisions and to the benefit formula in the old-age and survivors insurance program established by the Social Security Act were under consideration during 1949 and 1950 and were enacted into law in August 1950 (Public Law 734, Eighty-first Congress, second session). One major purpose of the amendments was to establish old-age and survivors insurance in its intended position as the major income-maintenance program for aged persons. The reasons that needy aged persons were not getting insurance

benefits were accordingly of great concern to public assistance agencies during this period.

Current factual data on the subject were needed both for immediate use in conjunction with the amendments that were under consideration and for long-time planning. Accordingly, the Bureau of Public Assistance, the Bureau of Old-Age and Survivors Insurance, and the State agencies responsible for the old-age assistance programs jointly undertook a sample study in March 1950 of the status of old-age assistance recipients with respect to old-age and survivors insurance. The study was limited to recipients recently added to the rolls, since this group had had the greatest opportunity to engage in covered employment. Most of these recipients had not been receiving public aid during all or part of the period during which the old-age and survivors insurance program had been in operation. Among all old-age assistance recipients, in contrast, there were many who had been unable to engage in any employment in the years after 1936, when jobs were first covered by the insurance program.

To obtain information for the study, personal interviews were held with most of the recipients in the sample, excluding those who were in receipt of old-age and survivors insurance benefits and those who were

known to have had no employment of any kind after 1936. So that these interviews could be conducted with a minimum expenditure of time and travel, it was desirable that the recipients chosen be those whom the assistance agency personnel would be seeing for other reasons. In most States, eligibility for old-age assistance is reviewed at 12-month intervals. Cases added to the rolls in April 1949, and not subsequently removed, were accordingly generally due for review in March or April 1950, and that time was selected for the interviews. A sample was selected from the group who had been added in April 1949.

The schedule was inevitably somewhat detailed as it had to account for the recipient's employment status in each of the 49 calendar quarters that had elapsed from the beginning of 1937 until April 1, 1949. For this reason a sample of sufficient size to provide statistically reliable detail for individual States was not used. The sample chosen (6,711 cases—one-sixth of the 40,266 cases added to the rolls in April 1949 and remaining on the rolls through March 1950) was large enough to permit desired cross classifications of national data and a substantial amount of detail by socioeconomic regions.

The study was a joint undertaking of the Bureau of Public Assistance, the Bureau of Old-Age and Survivors Insurance, and State and local public assistance agencies. The Bureau of Old-Age and Survivors Insurance assisted in the initial planning of the study's content and of the schedules and tabulations to be used, and it tabulated the data after the schedules were completed. The sample cases were selected by the State agency or local agencies in accordance with a uniform plan. Identifying informa-

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tion, including data on whether old-age and survivors insurance benefits were being received, was then recorded on the schedules.

For recipients who were not insurance beneficiaries, the schedules were routed through the State agencies and the central office of the Bureau of Public Assistance to the Bureau of Old-Age and Survivors Insurance, where quarters of covered employment were identified and entered on the schedules. These entries not only showed accurately the periods of covered employment but provided valuable benchmarks to which non-covered employment could be related in the subsequent personal interviews.

During the interview the recipient's employment history—as complete as possible—was reconstructed for the years from 1937 to 1949. State and local assistance agency personnel conducted the interviews and filled in schedule items. For those old-age assistance recipients who were ini-

tially identified as receiving old-age and survivors insurance benefits, the study schedules were sent directly to the field offices of the Bureau of Old-Age and Survivors Insurance, where detail on benefits was entered.

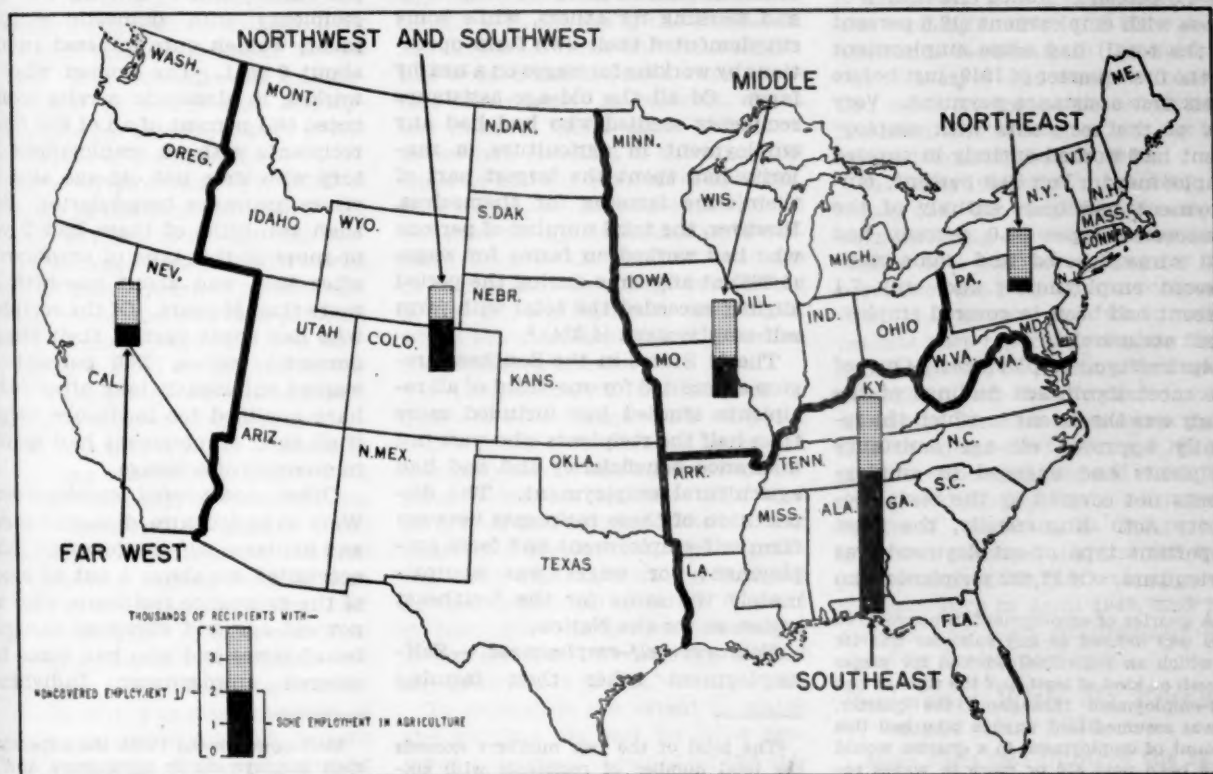
At the time of the study, in order to have insured status, an individual aged 65 or over had to have earned at least \$50 in covered employment in at least half the number of quarters elapsed after 1936 and before the quarter in which his sixty-fifth birthday occurred, with a minimum of 6 quarters. This requirement meant that old-age assistance recipients who had attained age 65 just before their approval for assistance in April 1949 needed 24 quarters of coverage to qualify for old-age and survivors insurance benefits. Those recipients who were over age 65 needed fewer quarters of coverage, since the 6-quarter minimum was applicable for persons whose sixty-fifth birthday occurred before July 1940. Covered

employment before January 1951 excluded agricultural employment—whether as an operator or for wages—domestic service in a private home, nonfarm self-employment, railroad employment, and employment for government agencies or nonprofit organizations.<sup>1</sup>

Of the 40,266 recipients who were placed on old-age assistance rolls in April 1949 and who continued through March to receive assistance payments,

<sup>1</sup>The 1950 amendments made it possible for anyone who was then aged 65 or who would attain age 65 by the middle of 1954 to qualify for old-age and survivors insurance benefits at any time after the attainment of age 65, on the basis of 6 quarters of covered employment acquired at any time after 1936. The definition of covered employment was extended to include, for 1951 and subsequent years, most self-employment other than that on farms, certain farm workers and domestic workers, certain Federal Government employees, and, under special agreements, State and local government employees and employees of nonprofit organizations.

Chart 1.—Old-age assistance recipients\* not receiving old-age and survivors insurance benefits, by agricultural employment and by other noncovered employment, 1937-49



\* Added to the old-age assistance rolls in April 1949 and remaining on the rolls through March 1950. Data derived from sample representing one-sixth of these recipients.

<sup>1</sup> Excludes recipients who were receiving old-age and survivors insurance benefits.

7,050 were also old-age and survivors insurance beneficiaries whose incomes were insufficient to meet their needs. The remaining 33,216 were not entitled to insurance benefits, and all but a small group (1.2 percent of the total), who apparently had enough covered employment to qualify, were established as ineligible for insurance benefits at the time of the study. No effort was made to obtain an employment record for the deceased husbands of widowed recipients of assistance who were not insurance beneficiaries. This article is primarily concerned with the 33,216 old-age assistance recipients who were not insurance beneficiaries.

### Recipients With Employment After 1936

Of the 33,216 recipients of old-age assistance who were not old-age and survivors insurance beneficiaries, 17,622 or 53.1 percent had some quarters of employment<sup>2</sup> after 1936, 43.0 percent had no employment, and employment records were not available for 4.0 percent. About one-fourth of those with employment (12.6 percent of the total) had some employment in the first quarter of 1949, just before their first assistance payment. Very few of the recipients with employment had worked entirely in covered employment. For 60.9 percent, employment had been entirely of the noncovered types 32.0 percent had had some covered and some noncovered employment; and only 7.1 percent had been in covered employment exclusively.

**Agricultural employment.**—One of the most significant findings of the study was the extent to which the recently approved old-age assistance recipients had engaged in employments not covered by the Social Security Act. Numerically, the most important type of employment was agriculture. Of 17,622 recipients who

were not old-age and survivors insurance beneficiaries and who had had some employment after 1936, there were 8,022 who had had part or all of their employment either as farm operators or as farm laborers (see chart). This number substantially exceeded the number of recipients (6,870) who had engaged in covered employment of all types.

Thirteen out of every 14 recipients in the study with employment in agriculture would have had enough quarters of coverage to have qualified for old-age and survivors insurance benefits if this employment had been covered by the Social Security Act. Of those with some employment in agriculture, 82.6 percent had spent more than half the period of their employment in agriculture, and 53.3 percent had not engaged in any other occupation.

Some persons with employment in agriculture had farmed for themselves and also worked for other farmers during the period of their employment. Some of them shifted from one type of farm employment to the other, in turn farming for themselves and working for others, while some supplemented their own farm operations by working for wages on a nearby farm. Of all the old-age assistance recipients studied who had had any employment in agriculture, a majority had spent the largest part of their time farming for themselves. However, the total number of persons who had worked on farms for wages (4,668) at any time during the period slightly exceeded the total with farm self-employment (4,374).<sup>3</sup>

The 11 States in the Southeast region accounted for one-third of all recipients studied but included more than half the recipients who were not insurance beneficiaries and had had agricultural employment. The distribution of these recipients between farm self-employment and farm employment for wages was approximately the same for the Southeast region as for the Nation.

**Nonfarm self-employment.**—Self-employment other than farming

ranked next in importance to agriculture in the work histories of recipients who were not old-age and survivors insurance beneficiaries.<sup>4</sup> Among the nonentitled recipients with any employment, 23.1 percent had some self-employment. More than half of this group had been self-employed for 7 years or more after 1936, and almost 2 out of every 10 had been so employed for at least 10 years. Nine out of every 10 of the recipients with a record of self-employment would have been able to qualify for insurance benefits if all their self-employment had been covered. Two-thirds of the recipients who had been self-employed also had engaged in other types of employment. Men receiving assistance outnumbered women by more than 4 to 1 in the group with self-employment, as compared with a ratio of slightly more than 2 to 1 among the recipients with any type of employment.

**Domestic service.**—Almost as many old-age assistance recipients studied had worked in domestic service in private homes as in nonfarm self-employment. Among the 3,906 recipients with domestic employment, women outnumbered men by about 6 to 1. The women who had worked in domestic service constituted 58.1 percent of all of the female recipients with an employment history who were not old-age and survivors insurance beneficiaries. More than two-fifths of them had 7 years or more of this type of employment after 1936, and about one-fifth had more than 10 years. Of the recipients who had spent part of their time in domestic service, 78.0 percent had worked sufficiently long after 1936 to have qualified for insurance benefits if all their employment had resulted in quarters of coverage.

**Other noncovered employment.**—Work in agriculture, domestic service, and nonfarm self-employment jointly accounted for about 4 out of every 5 of the assistance recipients who were not old-age and survivors insurance beneficiaries and who had some noncovered employment. Individually

<sup>2</sup>A quarter of employment in noncovered jobs was defined as any calendar quarter in which an individual worked for wages in cash or kind at least half the time or had self-employment throughout the quarter. It was assumed that anyone who had this amount of employment in a quarter would have been paid \$50 or more in wages required for a quarter of coverage, or received a comparable amount in self-employment.

<sup>3</sup>The total of the two numbers exceeds the total number of recipients with employment in agriculture because some of the recipients had had employment of both types.

<sup>4</sup>Self-employment (with the exception of such employment in agriculture and certain professions) is covered under the 1950 amendments for years in which net earnings in self-employment total \$400 or more.



**Table 1.—Old-age assistance recipients<sup>1</sup> not receiving old-age and survivors insurance benefits, with employment after 1936, by quarters of coverage and by sex, age, and region**

Age and region	Total				Male				Female			
	Total number of recipients	Percent with specified number of quarters of coverage			Total number of recipients	Percent with specified number of quarters of coverage			Total number of recipients	Percent with specified number of quarters of coverage		
		6 or more	Less than 6	None		6 or more	Less than 6	None		6 or more	Less than 6	None
Total.....	17,622	20.9	18.1	61.0	11,862	24.5	19.1	56.3	5,760	13.3	16.0	70.6
Age group:												
65-69.....	10,170	28.3	19.2	52.5	6,492	34.1	20.1	45.8	3,678	17.9	17.8	64.3
70-74.....	4,344	14.9	19.2	65.9	3,072	17.8	21.1	61.1	1,272	8.0	14.6	77.4
75 and over.....	3,108	5.0	12.9	82.0	2,298	6.5	13.8	79.6	810	.7	10.4	88.9
Region:												
Northeast.....	2,292	31.7	18.3	50.0	1,464	38.9	18.0	43.0	828	18.8	15.8	62.3
Southeast.....	6,964	12.9	14.7	72.4	4,752	15.9	18.1	66.0	2,232	6.5	7.5	86.0
Middle.....	3,390	24.8	20.0	55.2	2,298	27.7	19.6	52.7	1,092	18.7	20.9	60.4
Northwest and Far West.....	2,766	19.5	19.3	61.2	1,980	23.9	19.4	56.7	786	8.4	19.1	72.5
	2,190	30.7	24.4	44.9	1,368	34.6	22.8	42.5	822	24.1	27.0	48.9

<sup>1</sup> Added to the old-age assistance rolls in April 1949 and remaining on the rolls through March 1950. Data derived from sample representing one-sixth of these recipients.

the other types of noncovered employment were not numerically important. Employment by State or local governments accounted for the largest number of quarters of employment for 5.7 percent of the nonentitled recipients; employment by nonprofit organizations accounted for 2.4 percent and by railroads for 1.0 percent. Miscellaneous and unidentified types of noncovered employment made up the major part of the employment of 9.4 percent.

**Covered employment.**—A total of 6,870 old-age assistance recipients who were not entitled to old-age and survivors insurance benefits had a record of one or more quarters of coverage. Of these, more than half (53.5 percent) had 6 or more quarters. Men outnumbered women by approximately 3 to 1 in the group of recipients with a record of covered employment.

There was also a larger percentage of male than of female recipients with 6 or more quarters of coverage (an amount sufficient to qualify them for insurance benefits under the 1950 amendments). Among the men with quarters of coverage, more than half (56.2 percent) had 6 or more quarters; the corresponding percentage for women was 45.4. Old-age assistance recipients with 6 or more quarters of coverage accounted for 20.9 percent of the recipients with employment after 1936 who were not insurance beneficiaries in March 1950 (table 1).

The proportion varied from approximately 1 recipient out of every 8 in the agricultural southeastern States to 1 out of every 3 in the predominantly industrial northeastern States.

The proportion of aged recipients who had quarters of coverage declined rapidly with the age of the recipients. Almost half of those under age 70 who had worked had acquired some quarters of coverage. In contrast, about one-third of those aged 70-74 and fewer than one-fifth of those aged 75 and over had any quarters of coverage. It appears that the recipients who did not need old-age assistance until several years after they had attained age 65 had tended to engage in farming or in self-employment, neither of which was covered employment before the 1950 amendments.

A comparison of the number of quarters of coverage each recipient had with the total number he needed to qualify for old-age and survivors insurance benefits indicates that 21.8 percent of the recipients who had any quarters of coverage could have qualified for insurance benefits on the basis of four additional quarters (1 year) or less. For 57.9 percent the additional quarters of coverage needed amounted to 12 or less.

To determine the extent to which the wartime demand for labor provided quarters of coverage for the old-age assistance recipients and also to what extent the limited employment

opportunities of the late 1930's had curtailed covered employment opportunities, the years between 1937 and 1949 were divided into 3 periods—prewar (1937-41), war (1942-45), and postwar (1946-49). It was found that 3 out of every 4 of the recipients with quarters of coverage had acquired some or all of these quarters during the war; for 1 out of 4, all their covered employment occurred during this period. About half the recipients acquired part or all of their quarters of coverage during the postwar period, including 1 out of every 10 whose only quarters were acquired after the war. Slightly more than one-third of the recipients with some quarters of coverage had acquired part or all of them before the war, and about 1 out of every 8 had had covered employment only in this period. As might be expected, the recipients had acquired most of their quarters of coverage during the war years. It was also found that more of the recipients had worked in covered employment during the postwar years than during the prewar years, despite the fact that they were then several years older.

**Recipients who discontinued employment after 1936.**—Of the old-age assistance recipients in the study, 2 out of every 5 who were not old-age and survivors insurance beneficiaries had been employed after 1936 but had stopped working before 1949.

Disability was the most frequent reason that the recipients quit work, outnumbering other reasons by more than 2 to 1 and accounting for 27.7 percent of the recipients as compared with 12.8 percent for whom other reasons were reported. Among those who had stopped working because of disability, very few recovered sufficiently to consider themselves again able to work. Out of the 9,180 recipients who had stopped work because of disability, only 1.8 percent recovered. As many as 65.4 percent had been continuously disabled for a year or more when they were approved for assistance in April 1949, and 19.0 percent had been continuously disabled for five or more years.

### **Recipients With No Employment After 1936**

More than two-thirds of the 14,280 recipients of old-age assistance who had no employment after 1936 were

housewives. Nearly one-fourth were unable to work at any time after 1936 because of disability, while about 1 out of every 18 did not work for other reasons. Housewives accounted for a majority (53.9 percent) of the female recipients who were not receiving insurance benefits. Among the 33,216 recipients who were not receiving insurance benefits, women outnumbered men by almost 4,500.

The proportion of female recipients who had been housewives increased somewhat with their age; the proportion of recipients of both sexes who had not worked because they had been disabled was even more closely related to age, the proportion increasing with the age of the recipients.

### Other Characteristics of Recipients

The type and amount of employment in which a recipient of old-age assistance had engaged since 1936 determined whether he qualified for old-age and survivors insurance benefits. At the same time, the proportion of recipients added in April 1949 who were insurance beneficiaries varied considerably according to such factors as age, sex, race, and geographical location. Some of these factors are closely related to the employment records and have already been discussed; their effects on the total group of recipients studied are sufficient to warrant separate consideration.

**Age.**—The old-age assistance recipients studied were all aged 65 or over in April 1949 when they were added to the assistance rolls, and were accordingly aged 66 or over in March 1950. Approximately half were under age 70, about one-fourth were aged 70-74, and about one-fourth were 75 or over. Their median age was about 5 years younger than for all recipients on the old-age assistance rolls, roughly half of whom were over age 75.

There are in the population many persons who are in need before reaching age 65 and who qualify for old-age assistance promptly after reaching their sixty-fifth birthday. Probably the group of recipients under age 70 was rather heavily weighted with recipients of this type who were aged 66 at the time of the study. On the

other hand, there is a strong presumption that many of the recipients aged 70 or over had been self-sufficient before they found it necessary to apply for assistance. Certainly one of the major sources of self-sufficiency is employment, and it is accordingly not surprising to find that there had been a substantial amount of employment among the older recipients.

Of all the old-age assistance recipients studied, 17.5 percent were also old-age and survivors insurance beneficiaries. Among recipients under age 70, the percentage was 15.3; for those in the age groups 70-74 and 75-79, the percentages were 23.6 and 19.9. Probably the most important factor in the low percentage of the recipients under age 70 who were insurance beneficiaries was the larger number of quarters of coverage needed to acquire insured status. This presumption is supported by the findings on quarters of coverage earned by recipients. The proportion of the recipients under age 70 who were not insurance beneficiaries and who had 6 or more quarters of coverage was almost twice the proportion of such recipients aged 70-74 (28.3 percent as compared with 14.9 percent). It was accordingly for the group under age 70 that the liberalized insured-status provisions of the 1950 amendments were most beneficial.

**Sex.**—Almost 47 percent of the assistance recipients in the study were men, and 53.4 percent were women

(table 2). Of the male recipients, 23.3 percent were also old-age and survivors insurance beneficiaries; of the female recipients, 12.5 percent. Practically all the male recipients who were insurance beneficiaries were receiving primary benefits<sup>1</sup> based on their own employment records; dependent parent's benefits were received by only 0.1 percent of the males. In contrast, 8.8 percent of all the female recipients received wife's, widow's, and dependent parent's benefits, while 3.7 percent received primary benefits.

The importance of private domestic service in the employment records of female recipients is reflected in the small percentage who received primary benefits. While 30.5 percent of the women had some employment after 1936, only 12.1 percent of this group, or 3.7 percent of all female recipients studied, were receiving primary benefits in March 1950. More than 86 percent of the male recipients had some employment, and 26.8 percent of them (23.2 percent of the total) received primary benefits. This comparison may slightly understate the extent of entitlement to primary benefits by women, since some receiving wife's or widow's benefits may have been entitled to smaller primary benefits in their own right. The extent of understatement would be small, however, since the average wife's benefit received by the female beneficiary-recipients was about \$12, and the average widow's benefit about \$18.

The proportion of recipients who were being paid old-age and survivors insurance benefits varied more by socio-economic region among women than men. The extremes in the ranges between regions were in the Far West and Southeast. In the Far West, 36.1 percent of the male recipients were also insurance beneficiaries, almost 3 times the 13.0 percent who were entitled to benefits in the Southeast region. For female recipients the ratio was more than 4 to 1; 19.0 percent were entitled in the Far West and 4.7 percent in the Southeast.

<sup>1</sup>The term "primary benefit" was changed to "old-age benefit" under the 1950 amendments.

Table 2.—Number of old-age assistance recipients<sup>1</sup> and percent receiving old-age and survivors insurance benefits, by sex and race

Sex and race	Number of recipients	Percent of recipients	
		Receiving old-age and survivors insurance benefits	Not receiving old-age and survivors insurance benefits
Total....	40,266	17.5	82.5
Male <sup>2</sup> .....	18,744	23.3	76.7
White.....	14,880	25.4	74.6
Nonwhite....	3,840	15.5	84.5
Female <sup>3</sup> ....	21,522	12.5	87.5
White.....	17,424	14.0	86.0
Nonwhite....	4,092	5.7	94.3

<sup>1</sup> Added to the old-age assistance rolls in April 1949 and remaining on the rolls through March 1950. Data derived from sample representing one-sixth of these recipients.

<sup>2</sup> Includes 24 recipients with race unknown.

<sup>3</sup> Includes 6 recipients with race unknown.



**Race.**—Out of every 5 old-age assistance recipients studied, 4 were white and 1 was nonwhite. Only about half as large a percentage of nonwhite recipients as of white recipients were also old-age and survivors insurance beneficiaries—10.4 percent as compared with 19.3 percent. The difference is in substantial part attributable to the geographic concentration of the nonwhite recipients; 72.5 percent were in the 11 States comprising the Southeast region.

In the Southeast the percentage of recipients who were insurance beneficiaries was the lowest in the Nation, and while the proportions for white and nonwhite recipients varied, the difference was relatively small. For nonwhite recipients, the percentage with insurance benefits was 8.2, as compared with 9.0 for white recipients. In the rest of the country, which included only 27.5 percent of the nonwhite recipients, the difference was more marked; the percentage of nonwhite beneficiary-recipients was 15.8, as compared with 22.6 for white recipients.

## Conclusion

The study showed that 1 recipient in every 6 added to the old-age assistance rolls in April 1949, who remained on the rolls through March 1950, was receiving old-age and survivors insurance benefits but had insufficient resources, even with the insurance benefits, to meet his needs. One recipient in every 3 had worked long enough to qualify for insurance benefits (under the requirements in effect before the 1950 amendments) if all his employment had resulted in quarters of coverage but could not qualify because part or all of the employment was not covered under old-age and survivors insurance.

Approximately half the nonentitled assistance recipients who had worked after 1936 had part or all of their employment in agriculture. They were almost equally divided into two groups—those who had been self-employed farmers and those who had been agricultural laborers. Most of the remaining recipients who had worked had engaged in nonfarm self-

employment or domestic service in private homes. More than two-thirds of those who had not worked after 1936 were housewives; in many instances they were the wives or widows of men who had worked in noncovered employment.

The 1950 amendments that extended coverage under old-age and survivors insurance to most of the urban self-employed and to certain agricultural laborers and domestic workers in private homes will help to close the gaps in coverage. However, as long as gaps remain, a substantial number of persons who have worked fairly regularly in noncovered employment—especially in agriculture—may be expected to need old-age assistance.

About one-tenth of the recipients added to the old-age assistance rolls had been unable to work after 1936. These people were the victims of disability, one of the major hazards of contemporary life against which no insurance protection has been provided under the Social Security Act—either as originally enacted or in the amendments.

## LAW-ENFORCEMENT AMENDMENT (Continued from page 3)

The group recognized the need to study and appraise the results of the amendment, and it discussed methods for gathering data through current reporting and special studies. Specifically, the group recommended that a special study of the effects of the amendment be made after it has

been in operation for 1 year. State agencies that had already administered State legislation similar to the Federal amendment were able to contribute useful suggestions for sound administration gained from their experience. Major stress was placed on the need for services to the families affected by this amendment.

The advice and suggestions obtained from this meeting and from

the two that preceded it have furnished invaluable material for the development of Federal policy and standards for State practice. Because the 2-year lapse between the adoption of the legislation and its effective date has made careful advance planning possible, it is anticipated that the administration of this amendment will have positive values for the families affected.

# Old-Age and Survivors Insurance Records: Derivation of Byproduct Data

by WILLIAM H. CUMMINS\*

A VISITOR to the offices of the Bureau of Old-Age and Survivors Insurance at Baltimore, Md., is usually impressed by the speed and accuracy with which his own wage account and his other personal records are located for him by clerks who seem to have no awe of the millions of records and scores of chattering machines through which they wend their way. What the casual visitor may not perceive is that the system that permits such speedy access to the employment and wage records of an individual employee also constitutes an important source of information on group employment patterns and personal characteristics of more than three-fourths of the workers in the United States, Alaska, Hawaii, Puerto Rico, and the Virgin Islands. When these records are tabulated by age, race, sex, industry, and geographic area and by quarterly and annual earnings, the resulting statistical data not only help measure the scope and effectiveness of the Social Security Act but are also of widespread significance to the policy making and economic planning of Government, business, and labor.

As contrasted with the usual methods of collecting statistics, the process by which these data are obtained is so effortless and unobtrusive that it is not unusual for employers to ask: "How on earth do you get such information when we have no record that we have ever filled out a statistical questionnaire for your Bureau, and our tax returns contain no such details?"

Old-age and survivors insurance is just what the title implies. It is a Federal insurance system to which employers, employees, and most self-employed persons—other than farmers—contribute and under which monthly benefits are paid to retired workers, to their eligible dependents, and to survivors of deceased workers.

\*Division of Program Analysis, Bureau of Old-Age and Survivors Insurance.

Quarterly reports of wages paid to individual employees and annual reports of earnings by the self-employed are filed with the appropriate collector of internal revenue. He in turn transmits them to the Baltimore office of the Bureau of Old-Age and Survivors Insurance, where the detailed records are kept. Here an individual record is prepared for each of the 90 million account-number holders with earnings in any reporting quarter, and summary records are maintained for the lifetime of each worker. The scope of this record-keeping job is best illustrated by estimates that some 18.5 million tax returns and 220 million earnings items covering taxable earnings of approximately \$135 billion will be received and recorded in 1952.

In 1936, when this Federal insurance system was initiated, it seemed apparent that the records of the Bureau would constitute a "gold mine" of information on wages and employment. Here, for the first time in documented form, would exist a perpetual history of the attachment of workers to certain industries or geographic areas, the migration of others from State to State or from industry to industry, the characteristic ages and annual wages of those employed in selected industries, and other facts of importance in shaping Government and public policies. Important, also, was the fact that these data could be obtained as "by-products" of normal administrative reports, without burdening the employer with questionnaires designed solely for statistical purposes. The advantages of this method of collecting statistics are apparent and are appreciated by both those who must file the returns and those who process them.

## Sources of Wage and Employment Data

The three basic sources of old-age and survivors insurance wage and em-

ployment data are shown on the accompanying chart. These consist of Form SS-4, "Employer Application for Identification Number"; Form SS-5, "Employee Application for Account Number"; and Form 941, "Employer's Quarterly Federal Tax Return." In the interest of simplicity, no reference will be made here to any special forms or procedures developed for reporting by the self-employed.

Each employer subject to the Federal Insurance Contributions Act must apply for an identification number to be used on future tax returns. In his application, the employer states both the true name and the trade name of his firm, the nature of the activity, and the location of each place of business. He also gives certain other information relating to the type of ownership (individual, partnership, corporation, or other type of organization) and the origin of the business (purchased as a going concern, for example, or started as a new business). When received in the Baltimore office, these applications are checked to master files to ensure that they are not duplicates. They are then coded for geographic location, industry, type of organization, and origin of business. The appropriate codes are entered in a master punch card that is used in processing future tax returns.

In a similar manner, each employee must apply for an account number, which will be used by his employer in reporting future earnings and under which the Bureau will record his earnings for the remainder of his lifetime. In filling out the application for an account number, the employee enters the date of his birth, his sex and race, and his name and that of his mother and father. Most of these facts are coded and punched into a master employee card for accounting purposes and for future identification and claims determination.

At the end of each calendar quarter, the employer prepares Form 941, the report of taxable wages paid to in-



dividual employees. On this tax return he also indicates the total number of individuals who worked for him during the period (wage items), the total taxable wages paid to them, and

a count of the workers who were employed on the pay period ending nearest the fifteenth day of the last month of the quarter (pay-period employment).

When the return is received in the Baltimore office, individual punch cards are prepared for each employee wage item. At this point, the employee wage cards contain only the

## Basic sources of old-age and survivors insurance wage and employment data

### FROM THE QUARTERLY TAX RETURN:

**EMPLOYER'S QUARTERLY FEDERAL TAX RETURN**

1. Federal Income Tax Withheld From Wages (If not required to withhold, write "None") **1967 58**

2. Adjustment for preceding quarter(s) of calendar year. (Attach explanation. See instructions.) **1967 58**

3. Income tax withheld, no adjustment **1967 58**

4. Federal Insurance Contributions Act Taxes (If no taxable wages paid, write "None") **1967 58**

5. Number of employees listed in Schedule A **27** 5. Total taxable wages paid (from line 20) **\$140 37**

6. 3% of wages on line 5 (1/2% employer tax and 1/2% employee tax) **4.21**

7. Credit or adjustment (Attach explanation. See instructions.) **1.244 21**

8. FICA taxes (line 6 as adjusted by line 7) **3.00**

9. Total taxes (line 3 plus line 8) See Debit/credit "credit" Raced on back **1211 79**

10. Employer's name, address of principal place of business, and identification number (If currently correct, make no change) **Ralph N. Walker, dba The Guilford Foundry 10 West Guilford Road Norwich 12, Conn. 06-9201322**

11. Date for Calendar Quarter **March 13**

12. Month check or money order payable to "Collector of Internal Revenue" **April 14**

13. Social Security Number **1967 58**

14. Total number of employees during the quarter **27**

15. Total number of employees during the quarter **19**

16. Total number of employees during the quarter **19**

17. Total number of employees during the quarter **19**

18. Total number of employees during the quarter **19**

19. Total number of employees during the quarter **19**

20. Total taxable wages paid to employees during the quarter **\$140 37**

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99. Total wages paid to employees during the quarter **\$140 37**

100. Total wages paid to employees during the quarter **\$140 37**

### FROM THE EMPLOYEE APPLICATION:

**SPECIMEN**

1. Employee Name and Account Number **John Norman Thompson 991-29-7648**

2. Age **30**

3. Race **White**

4. Sex **Male**

5. Date of Birth **April 15, 1907**

6. Place of Birth **Hadley, Hampshire, Mass.**

7. Date of Last Employment **April 15, 1937**

8. Name of Employer **John Norman Thompson**

9. Address of Employer **102 Canal St., Boston 36, Mass.**

10. Date of Application **Aug. 4, 1937**

11. Signature of Employee **John Norman Thompson**

12. Signature of Employer **John Norman Thompson**

13. Date of Application **Aug. 4, 1937**

14. Date of Application **Aug. 4, 1937**

15. Date of Application **Aug. 4, 1937**

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### FROM THE EMPLOYER APPLICATION:

**SPECIMEN**

1. Employer Name and Identification Number **Ralph N. Walker 06-9201322**

2. Age **30**

3. Race **White**

4. Sex **Male**

5. Date of Birth **April 15, 1907**

6. Place of Birth **Hadley, Hampshire, Mass.**

7. Date of Last Employment **April 15, 1937**

8. Name of Employer **John Norman Thompson**

9. Address of Employer **102 Canal St., Boston 36, Mass.**

10. Date of Application **Aug. 4, 1937**

11. Signature of Employee **John Norman Thompson**

12. Signature of Employer **John Norman Thompson**

13. Date of Application **Aug. 4, 1937**

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1. Employer Identification
2. Employee Identification
3. Individual Earnings for the Quarter
4. Total Taxable Wages Paid
5. Total Number of Employees
6. 15th Day, Last-month-of-quarter Employment
7. Business Deaths

1. Employer Name and Identification Number
2. Geographic Location
3. Industry
4. Type of Organization
5. Business Births

employee's name, account number, and taxable wages for the quarter. An employer total card is likewise prepared, in which is punched the name and identification number of the employer, the calendar quarter, the number of wage items appearing on the return, the total taxable wages, and the pay-period employment. The individual wage cards are then summarized, and the total number of such cards and the total wages are compared with the corresponding figures on the employer total card. If the amounts are identical, the tax return is said to be "in balance," and the employer and employee cards are released for further processing.

When these punching and balancing operations have been completed for all tax returns received for a calendar quarter, two separate files of punch cards have been created. The first of these, the employer total cards, are mechanically matched (or collated) to the employer master-card files that contain the industrial and geographic codes for each employer. In this operation, the codes are transferred from the master card to the matching total card. The total cards now contain the name and identification number of the employer, his industrial and geographic codes, the total wages, total wage items, pay-period employment, and the calendar quarter covered by the report.

The employee wage cards are accumulated for four consecutive quarters, sorted in account-number sequence, and then mechanically matched with the employee master-card file that contains the age, race, and sex codes for each employee. A sample<sup>1</sup> of employee wage cards is then selected for statistical purposes, and a new deck of statistical cards is prepared that omits information not essential to later statistical operations. These new cards, which might be called "worker cards," are then sorted by employer identification number and collated to the employer master-card file from which the appropriate industrial and geographic codes are obtained. Each worker card in the sample now contains the account number of the employee; his

age, race, and sex; his quarterly and annual taxable wages; the identification number of the employer; and the industrial and geographic codes.

### *Types of Available Data*

It will be apparent that there are two broad categories of wage and employment data (as distinguished from claims and benefit statistics) that are available from these two sets of records.

The first of these, "employer statistics," provides information on the number of employing establishments, their births and mortality, and their wage payments and employment experiences, distributed by industry and geographic area. As a measure of employee distribution and business population, these data are valuable to business firms in determining areas of potential sales and quotas of established sales offices, and in conducting similar market research; to Government they have been useful in estimating the salary and wage component of national income, as a control on the accuracy and representativeness of statistical studies made on a sample basis by the Bureau of the Census and other agencies, and in defense planning. This type of information has widespread significance in economic analysis, and general public uses for the information have grown rapidly in recent years.

The second category, "employee statistics," is broad in scope and of diverse utility. At present, employee statistics find their greatest usefulness in analyses of current and proposed provisions of the Social Security Act; in studies of quarterly and annual earnings, guaranteed annual wages, and allied problems of employment duration and income maintenance; in research on problems of mortality and health, when correlated with data from other sources; in employment and manpower studies; and in formulating industrial pension plans. Eventually these data may have even greater value in general economic planning, for they provide information on employee earnings, by age, race, sex, industry, and geographic area; the recency and continuity of employment; mobility of workers in terms of geographic areas, industries, or individual employers;

annual earnings by industry and area; and similar important characteristics of the labor force.

Many years have been expended in developing these data to their present level of usefulness, and many more will be required to exploit their full potentialities. Some of the more difficult problems encountered in developing the industrial and geographic breakdowns of these data, and the unique procedures devised to meet them, are described in the following paragraphs.

### *Industrial and Geographic Classifications*

It was recognized from the beginning of the program that the Bureau's wage and employment data would be of limited value unless they were classified by industrial activity and geographic location. Since geographic areas were so well defined, the selection of an appropriate code was dependent on the amount of detail ultimately needed in the tabulations. In the first few years of the program the Bureau used a geographic code consisting of six numerical digits, which identified the States, counties, and individual cities and towns. This code was supplanted by a four-digit classification, which separately identifies States, most counties, and cities that have county status.

The development of an appropriate industrial classification was a task of far greater magnitude, since no comprehensive and detailed code existed at the time. Numerous classifications had been developed by Government agencies for the industrial areas with which they were concerned, such as the Bureau of the Census classification of manufacturing establishments and the Bureau of Mines codes for mineral industries. Most of these codes, however, contained overlapping, partial, or obsolete groupings or large miscellaneous categories that reflected lack of interest in fringe industries or primary concern with the maintenance of established historical series.

As a first step, therefore, it was necessary to construct a complete industrial classification that would be applicable to the wide range of activities covered by the Social Security Act. To achieve comparability with

<sup>1</sup>For a description of sampling methods see the *Bulletin*, June 1951, pages 17-19.



the statistics produced by other agencies, it was desirable to utilize existing codes wherever feasible and to resolve areas of conflict between such codes. Early efforts initiated by the Social Security Board were soon joined with those of the Division of Statistical Standards, Bureau of the Budget, which then sponsored the development of a standard industrial classification.

In the interim, from 1937 until 1941, the Bureau of Old-Age and Survivors Insurance used the Social Security Board classification, which at that time consisted of about 70 major industry groups. While such codes were applicable to the majority of employer reports, the resulting data fell short of meeting administrative and analytical needs. Consequently, in 1942 questionnaires were sent to all covered employers to obtain current information on the nature of their business and the addresses of their establishments. At that time, the approved Standard Industrial Classification for manufacturing industries and the tentative code for nonmanufacturing industries promulgated by the Bureau of the Budget were applied to the newly refilled records. First steps toward a program of interagency coordination were taken when these coded questionnaires were transmitted to the State employment security agencies for incorporation of the codes in their records.

### **Establishment Reporting**

About the same time, another important step was taken to correct one of the most serious obstacles to the production of accurate wage and employment data. Treasury Department regulations require that each employer file a consolidated report covering the employment of the entire firm. This method was satisfactory in handling reports filed by nearly 2 million "single-unit" firms that operated only one place of employment and whose total employment represented about 60 percent of that reported by all firms in a given quarter. It created a difficult statistical problem, however, with respect to some 20,000 "multi-unit" firms that operated nearly 200,000 establishments and whose quarterly employment accounted for the remaining 40 per-

cent. Some method was needed to obtain a breakdown of the multi-unit employment and wages that were allocable to various industries and geographic areas.

In 1941, the Bureau of Old-Age and Survivors Insurance began making personal contacts with these multi-unit employers to enlist their cooperation in the adoption and use of a voluntary procedure called "establishment reporting." This plan involved the grouping of employee names by establishment within the consolidated tax return, the identification of each group by means of an employer-assigned number, and the filing of a master list of establishments with the Bureau. In effect, the plan provided a separate tax return for each such establishment, thus permitting more detail in the Bureau's industrial and geographic data. Contacts with the employers were highly favorable; more than 95 percent of the firms agreed to cooperate in the establishment reporting plan, and many who had originally declined to participate have since volunteered to do so.

Establishment reporting should not be construed as a statistical technique that is free from error. In most instances, individual payrolls permit accurate listings of employees for each of the establishments operated by the employer. This is particularly the case in the mining and manufacturing industries, or where the firm's various places of employment are widely dispersed geographically, large in size, or functionally dissimilar. The technique is not always applicable to the reports of some employers who maintain "confidential" payrolls on which are carried the names of executives who may actually work at various establishments of the company. A problem also exists in some of the retail and service industries, where numerous small establishments and a high incidence of employee transfers may make it impossible for the employer to show employee names by individual establishments. Such deviations from strict "establishment" reporting are relatively insignificant, affecting primarily the employer data on number and size of employing establishments and creating some minor inaccuracies at the county level in geographic tabulations of employee data.

### **Rotational Refiling**

Once the employer had received his identification number, he had no obligation to notify the Bureau when changes occurred in the nature of his business or in the geographic location of his establishment. Some periodic recontact with him was therefore necessary to maintain the accuracy and currency of industrial and geographic codes. Questionnaires sent to the whole body of employers at long-time intervals did not seem to be the answer, for such projects were costly and voluminous in scope and created peak loads for the Bureau that might interfere with its regular administrative functions. Moreover, while periodic mass refiling would result in high accuracy of classifications at a point in time, a steady but unknown amount of deterioration in codes would take place during the intervening years.

Comparative studies indicated that there were varying rates of change in the type of industrial activity and the physical location of establishments. Mining establishments, for example, by their very nature showed little or no change over a period of years, and to a lesser extent the same was true of the heavy manufacturing industries. In retail and wholesale trade, however, and in the personal-service industries such changes were more frequent and might have an important effect on the accuracy of the industrial statistics.

From these studies a system of "rotational refiling" was evolved, under which questionnaires were sent to selected industries at intervals of from 1 to 5 years, depending on the frequency of the changes occurring in the industry. To obtain closer coordination with the statistical work of the State employment security agencies and to avoid duplication of contacts with employers, arrangements were made to supply the agencies with copies of employer questionnaires under procedures that permitted the States to challenge industry codes assigned by the Bureau.

### **Pay-Period Employment**

Until recently, one additional problem remained unsolved with respect to the quarterly employer data. Since 1937, the employer's tax return

has contained a question relating to pay-period employment. The query currently appears on Form 941 as item 14 and asks for the "number of persons employed during pay period ending nearest the 15th of third month in quarter." This is the only statistical question asked of employers each quarter on Form 941, and it is an attempt to obtain a count of employment as of a given point in time as contrasted with the total number of employees during the 3-month period. The question is a standard one, approved by the Bureau of the Budget for use by State employment security agencies, the Bureau of Labor Statistics, the Bureau of the Census, and other agencies.

Since the answer to item 14 represented the pay-period employment for the firm as a whole, data for different geographic areas and industries could be determined with accuracy only for the single-unit firms. In the absence of pay-period figures for the individual establishments of multi-unit firms, the total pay-period employment was distributed by the Bureau to each reporting unit shown on the tax return in the same proportion as the wage items listed thereunder. Because the Bureau was unwilling to increase the burden of statistical reporting on employers,

this technique was followed for many years, with the full realization that it was not reliable since it did not allow for variations in labor turn-over, or for seasonality, catastrophe, or similar factors of unequal effect on the pay-period employment of different reporting units.

The growing importance of the data brought increasing pressures to obtain more accurate employer-reported figures. Consequently, early in 1952 personal interviews were held with a small sample of multi-unit employers to determine the additional effort involved in supplying an establishment breakdown of the total pay-period employment figure, and whether the firms would be willing to itemize these figures on the recapitulation attached to their quarterly tax returns. The response was uniformly favorable; each firm advised the Bureau that the answer to item 14 was a summation of individual figures collected from their various establishments, and the only additional effort would be that of copying these figures from work sheets to the quarterly report form.

With this encouragement, letters were sent to 17,000 multi-unit firms that were using establishment reporting methods as of March 1, 1952. The letter described the problem and

the solution proposed by the Bureau and asked for the reaction of the employer and his cooperation if feasible. Although the Bureau has always enjoyed friendly and cooperative relationships with employers, the scores of favorable and complimentary letters that poured into the Baltimore office were perhaps without precedent.

The psychological stimulus that resulted in such unexpected reaction is not one that lends itself to statistical evaluation alone. Within 2 months, about 9,000 replies had been received from these firms, more than 97 percent of whom agreed to furnish pay-period employment by establishment. While it is hoped that this attitude will also prevail among the employers who did not reply, the complete story will not be known until the tax returns for the first quarter of 1952 are received in Baltimore. An individual check will then be made to identify those cases in which no answer was received and no actual cooperation shown.

The problems that remain to be solved are primarily those relating to statistics produced by other Government agencies. Efforts to achieve greater comparability and a maximum of coordination with these data will be discussed in a later article.

## Notes and Brief Reports

### Social Welfare Expenditures, United States and Great Britain, 1949-50

All governments profess to seek the improvement of the economic and social well-being of their people, but agreement on measures of progress in achieving this goal is far from universal. Welfare values differ, as do the programs through which they are expressed. The same terms mean different things in different countries.

Largely through the efforts of international agencies, progress is being made toward the development of comparable indexes of the general well-being of the population. Such measures as expectation of life at birth, literacy, percent of unemployment, and per capita income have come to

possess a common meaning in most countries. At the same time, important advances have taken place, country by country, in the collection of the basic data underlying these indexes.

Another type of international comparison in this field involves the measurement of government effort as expressed, for instance, in expenditures for social welfare as a percent of national income or as a percent of government expenditures for all purposes. These ratios are useful gauges of national concern with social problems, although it should be recognized that the results are affected by such factors, among others, as the age composition of the population, the division of responsibility between public programs and voluntary effort, the coverage and relative maturity of

the income-maintenance programs and the acuteness of housing and other problems left as a legacy of the war.

The present note compares public social welfare expenditures in the United States and Great Britain in relation to national income and government expenditures for all purposes. The data relate to the fiscal year 1949-50, the most recent year for which fairly complete information is available, and include, in the United States, expenditures by Federal, State, and local governments, and in Great Britain, expenditures by the National Government and by local authorities. Social welfare, as used here, is broadly defined to include the income-maintenance programs (social insurance and related programs, public assistance, and family allowances), health and medical care programs, education, such welfare services as vocational rehabilitation and child care,



**Table 1.—Government expenditures for welfare programs and for other purposes, by program, and amount of national income, United States and Great Britain, fiscal year 1949-50**

[In millions]

Item	Government expenditures	
	United States	Great Britain
Total <sup>1</sup> .....	\$65,100	£4,118
Welfare programs.....	22,775	1,900
Income-maintenance <sup>2</sup> .....	9,249	655
Health services <sup>3</sup> .....	3,079	421
Education <sup>4</sup> .....	9,252	301
Other welfare services <sup>5</sup> .....	812	17
Housing.....	261	77
Food subsidies <sup>6</sup> .....	122	429
All other.....	42,325	2,218
National income.....	\$219,200	£11,457

<sup>1</sup> For the United States, represents expenditures for all purposes by Federal, State, and local governments, including expenditures from social insurance trust funds. For Great Britain, represents expenditures for all purposes by the National Government, local authorities, and the National Insurance Funds.

<sup>2</sup> In the United States: old-age and survivors insurance, railroad retirement, public employee retirement programs, State and railroad unemployment insurance and temporary disability programs, veterans' pensions and compensation, workmen's compensation, and public assistance. In Great Britain: pensions, benefits, and allowances under the National Insurance and National Insurance (Industrial Injuries) Acts; family allowances, noncontributory old-age pensions, and national assistance; and the special programs for teachers, retired government employees, disabled veterans, disabled merchant seamen, and war-injured civilians.

<sup>3</sup> Expenditures for public health services, medical care, hospital construction and medical research; includes medical services to veterans but excludes medical services to members of the Armed Forces.

<sup>4</sup> Expenditures for preschool, elementary, secondary, and higher education; includes education benefits for veterans.

<sup>5</sup> Vocational rehabilitation, child welfare services, and, for the United States, welfare services for veterans and institutional care.

<sup>6</sup> For the United States, represents school lunch program. For Great Britain, represents net cost of trading services of the Food Ministry, and school milk and meals program.

Sources: Data for the United States from *Social Security Bulletin*, September 1951, p. 25, and October 1951, p. 15. Data for Great Britain (partly estimated) from *Preliminary National Income and Expenditure Estimates 1948 to 1951*, Cmd. 8486, March 1952; *Financial Statement (1952-53)*, Copy of "Statement of Revenue and Expenditure" as laid before the House by the Chancellor of the Exchequer when opening the Budget, 11 March 1953, H.C. 120; Report of the Ministry of National Insurance for the Period 17 November 1944 to 4 July 1949, Cmd. 7955, May 1950; Second Report of the Ministry of National Insurance for the period 5 July 1949 to 31 December 1950, Cmd. 8412, November 1951; Report of the National Assistance Board for the year ended 31st December 1949, Cmd. 8030, September 1950; Report of the National Assistance Board for the year ended 31st December 1950, Cmd. 8276, June 1951; 1950-51 Civil Estimates for the year ending 31st March 1951, March 6, 1950; Education 1900-1950, The Report of the Ministry of Education... for the Year 1950, Cmd. 8244, June 1951; Education in Scotland in 1950, A Report of the Secretary of State for Scotland, Cmd. 8200, 1951.

housing programs, and food subsidy programs. As a group they are sometimes referred to in Great Britain as the "social services."

For programs in this general area the United States spent about \$23.6 billion in 1949-50, and Great Britain

spent about £2 billion (table 1). These expenditures represented approximately 10 percent of national income in the United States in that year and about 17 percent of Great Britain's income (table 2).

The greater part of the difference is accounted for by larger British programs in the fields of health services, food subsidy, and income maintenance. The United States has nothing comparable to the National Health Service, which provides comprehensive medical, hospital, and related services to 98 percent of the British population. In this country, medical care for most people is individually purchased or paid for through voluntary insurance. The British Government subsidy to meet the difference between the purchase price of food and the cost to the consumer, a cost-of-living stabilization program dropped this year, has no analogy in this country. Both countries, however, provide free or partly free lunches to school children.

The income-maintenance programs (benefits and assistance payments) took almost 6 percent of Great Britain's national income as compared with 4 percent of that in the United States. The risk and population coverage of the British social insurance programs is more extensive, and because the programs are relatively more mature the ratio of beneficiaries to covered population is higher. Another factor is the British family allowance program, which has no counterpart in this country.

Great Britain spent relatively seven times as much on public housing as the United States did. Her housing deficit, made more acute by bombing damage during the war, exceeds this country's by a large margin.

On the other hand, the United States spent relatively more on education and "other" welfare services. Outlays for education were relatively larger in the United States even when adjusted to exclude the program for veterans' education benefits, which represented a more sizable program in the United States than in Great Britain.

Similar differences are apparent when social welfare expenditures are related to government expenditures for all purposes. A little more than one-third of all government expendi-

**Table 2.—Welfare expenditures under civilian public programs as percent of national income and total government expenditures, by program, United States and Great Britain, fiscal year 1949-50**

Program	Welfare expenditures	
	United States	Great Britain
As percent of national income		
Total.....	10.4	16.6
Income-maintenance programs.....	4.2	5.7
Health services.....	1.4	3.7
Education.....	4.2	2.6
Other welfare services.....	.4	.1
Housing.....	.1	.7
Food subsidies.....	.1	3.7
As percent of total government expenditures		
Total.....	35.0	46.1
Income-maintenance programs.....	14.2	15.9
Health services.....	4.7	10.2
Education.....	14.2	7.3
Other welfare services.....	1.2	.4
Housing.....	.4	1.0
Food subsidies.....	.2	10.4

Source: See table 1.

tures (Federal, State, and local) in the United States in the fiscal year 1949-50 were devoted to the social welfare programs enumerated. The comparable ratio in Great Britain was 46 percent. The United States spent a larger proportion of the government budget for education and for "other" welfare services. In the other programs relatively larger expenditures were made by Great Britain than by the United States.

On a relative scale the spread between the two countries in welfare expenditures as a percent of government expenditures (United States, 35.0 percent; Great Britain, 46.1 percent—a ratio of 100 to 132) was not so great as the spread in welfare expenditures taken as a percent of national income (United States, 10.4 percent; Great Britain, 16.6 percent—a ratio of 100 to 160). The difference is accounted for by the fact that total government expenditures represent a larger share of the national income in Great Britain (35.9 percent as compared with 29.7 percent in the United States).

## Old-Age Benefit Awards, 1951

During 1951, old-age benefits were awarded to 703,000 persons, an increase of 24 percent from the previous high established a year earlier. Almost 49 percent of these persons were new eligibles—persons who qualified for old-age benefits solely as a result of the liberalized insured-status provisions in the 1950 amendments to the Social Security Act (table 1). Women represented 34 percent of the new eligibles and 18 percent of the 1939 eligibles.

Of the awards to 1939 eligibles, almost 24 percent (slightly less than in 1950) were to persons who attained age 65 during the year; the proportion was slightly higher for women than for men. Likewise, 24 percent of the awards to new eligibles were made to persons who reached age 65 in 1951. The percentages of new eligibles awarded benefits show a steady decline at the older ages since the liberalization in the insured-status requirements was greatest for persons aged 65 (from 28 or 29 quarters of coverage to only 6) and was less at each successive age. For persons reaching their seventy-sixth birthday in the first 6 months of 1951 or earlier, there was no liberalization at all, since they needed only 6 quarters of coverage to be fully insured under the 1939 amendments.

Persons aged 75 or over represented almost 23 percent of the 1939 eligibles; this age group represented only 16 percent in 1950 and only 9 percent in 1949. The large increase resulted chiefly from the provision in the 1950 amendments that permits beneficiaries aged 75 or over to receive monthly benefits even though they are earning more than \$50 a month in covered employment.

For persons awarded old-age benefits who were eligible under the 1939 legislation, the average ages were 70.1 for men and 69.5 for women—an increase of about three-fourths of a year in each case from 1950. These older average ages resulted chiefly from the large number of awards to persons aged 75 or over. About 41 percent of the 1939 eligibles awarded benefits in 1951 were aged 70 or over, an increase from the 35 percent in 1950 and equal to the all-time high set in 1946. Among the new eligibles, the average

ages were 68.2 for men and 67.7 for women, only slightly higher than in 1950. These average ages reflect the

larger percentage of awards to newly eligible persons at ages 65–69 and the absence from the group of persons

**Table 1.—Number, percentage distribution, and average monthly amount of old-age benefits awarded in 1951, by eligibility status, age, and sex of beneficiary**

[Based partly on 20-percent sample]

Age <sup>1</sup>	Total			Male			Female		
	Number	Percent	Average monthly amount	Number	Percent	Average monthly amount	Number	Percent	Average monthly amount
<b>Total</b>	<b>702,984</b>	<b>100.0</b>	<b>\$37.54</b>	<b>521,366</b>	<b>100.0</b>	<b>\$40.34</b>	<b>181,618</b>	<b>100.0</b>	<b>\$29.49</b>
65.....	165,314	23.5	41.20	117,124	22.5	45.37	48,190	26.5	31.67
66.....	114,066	16.2	39.34	82,362	15.8	42.85	31,644	17.4	30.22
67.....	74,454	10.6	36.30	53,146	10.2	39.44	21,308	11.7	28.47
68.....	59,002	8.4	35.28	42,035	8.1	38.29	16,967	9.3	27.81
69.....	51,391	7.3	33.90	37,399	7.2	36.42	13,992	7.7	27.14
70.....	42,298	6.0	33.91	31,274	6.0	36.30	11,024	6.1	27.12
71.....	37,542	5.3	32.64	28,032	5.4	34.59	9,510	5.2	26.89
72.....	28,840	4.1	32.48	21,802	4.2	34.32	7,038	3.9	26.79
73.....	23,122	3.3	32.52	17,908	3.4	34.10	5,214	2.9	27.11
74.....	17,479	2.5	32.99	13,913	2.7	34.26	3,566	2.0	28.04
75.....	23,399	3.3	41.85	19,691	3.8	43.40	3,708	2.0	33.62
76.....	16,325	2.3	40.86	13,718	2.6	41.98	2,607	1.4	34.94
77.....	11,766	1.7	40.75	9,981	1.9	41.70	1,785	1.0	35.42
78.....	9,454	1.3	40.67	8,109	1.6	41.42	1,345	.7	36.15
79.....	8,022	1.1	39.71	6,898	1.3	40.44	1,124	.6	35.19
80-84.....	16,791	2.4	39.15	14,606	2.8	39.77	2,185	1.2	35.00
85-89.....	3,308	.5	40.53	2,949	.6	40.80	359	.2	38.32
90 and over.....	471	.1	44.12	419	.1	44.24	52	(?)	43.11
<b>1939 eligibles</b>	<b>361,437</b>	<b>100.0</b>	<b>\$40.17</b>	<b>295,764</b>	<b>100.0</b>	<b>\$50.84</b>	<b>65,673</b>	<b>100.0</b>	<b>\$41.61</b>
65.....	84,835	23.5	53.49	68,725	23.2	55.52	16,110	24.5	44.85
66.....	53,371	14.8	52.93	43,270	14.6	54.91	10,101	15.4	44.44
67.....	31,288	8.7	51.81	25,322	8.6	53.67	5,966	9.1	43.92
68.....	24,147	6.7	51.38	19,321	6.5	53.58	4,826	7.3	42.60
69.....	20,215	5.6	50.02	16,269	5.5	52.11	3,946	6.0	41.43
70.....	17,144	4.7	49.84	13,651	4.6	52.27	3,493	5.3	40.38
71.....	14,981	4.1	48.25	11,890	4.0	50.45	3,091	4.7	39.78
72.....	12,389	3.4	46.48	9,869	3.3	48.64	2,520	3.8	38.00
73.....	10,922	3.0	45.25	8,863	3.0	47.10	2,059	3.1	37.29
74.....	9,780	2.7	42.39	7,955	2.7	44.02	1,825	2.8	35.26
75.....	18,085	6.0	47.48	15,453	5.2	48.96	2,632	4.0	38.79
76.....	14,468	4.0	42.76	12,214	4.1	43.84	2,254	3.4	36.93
77.....	11,766	3.3	40.75	9,981	3.4	41.70	1,785	2.7	35.42
78.....	9,454	2.6	40.67	8,109	2.7	41.42	1,345	2.0	36.15
79.....	8,022	2.2	39.71	6,898	2.3	40.44	1,124	1.7	35.19
80-84.....	16,791	4.6	39.15	14,606	4.9	39.77	2,185	3.3	35.00
85-89.....	3,308	.9	40.53	2,949	1.0	40.80	359	.5	38.32
90 and over.....	471	.1	44.12	419	.1	44.24	52	.1	43.11
<b>New eligibles</b>	<b>341,547</b>	<b>100.0</b>	<b>\$25.23</b>	<b>225,602</b>	<b>100.0</b>	<b>\$26.57</b>	<b>115,945</b>	<b>100.0</b>	<b>\$22.62</b>
65.....	80,479	23.6	28.24	48,399	21.5	30.95	32,080	27.7	24.14
66.....	60,635	17.8	27.38	39,092	17.3	29.50	21,543	18.6	23.55
67.....	43,166	12.6	25.06	27,824	12.3	26.49	15,342	13.2	22.46
68.....	34,855	10.2	24.12	22,714	10.1	25.29	12,141	10.5	21.93
69.....	31,176	9.1	23.44	21,130	9.4	24.35	10,046	8.7	21.62
70.....	25,154	7.4	23.04	17,623	7.8	23.93	7,531	6.5	20.97
71.....	22,561	6.6	22.28	16,142	7.2	22.92	6,419	5.5	20.69
72.....	16,451	4.8	21.94	11,933	5.3	22.46	4,518	3.9	20.54
73.....	12,200	3.6	21.13	9,045	4.0	21.36	3,155	2.7	20.47
74.....	7,699	2.3	21.06	5,958	2.6	21.23	1,741	1.5	20.47
75.....	5,314	1.6	22.68	4,238	1.9	23.11	1,076	.9	20.97
76.....	1,857	.5	26.03	1,504	.7	26.93	353	.3	22.21

<sup>1</sup> Age on birthday in 1951.

<sup>2</sup> Less than 0.05 percent.

<sup>3</sup> Only persons reaching their 76th birthday during July-December 1951 can qualify as new eligibles.



Table 2.—Number and percentage distribution of old-age benefits awarded in 1951, by eligibility status, amount of benefit, and sex of beneficiary

[Based on 20-percent sample]

Amount of monthly benefit	Total		Male		Female	
	Number	Percent	Number	Percent	Number	Percent
Total.....	702,984	100	521,366	100	181,618	100
\$20.00.....	243,342	34	149,197	29	94,145	52
20.10-29.90.....	70,016	10	47,849	9	22,167	12
30.00-39.90.....	74,249	11	54,010	10	20,239	11
40.00-49.90.....	102,257	15	77,136	15	25,121	14
50.00-59.90.....	116,915	17	100,324	19	16,591	9
60.00-69.90.....	96,205	14	92,850	18	3,355	2
1939 eligibles.....	361,437	100	295,764	100	65,673	100
\$20.00.....	32,454	9	24,423	8	8,031	12
20.10-29.90.....	16,931	5	11,247	4	5,684	9
30.00-39.90.....	29,630	8	18,910	6	10,720	16
40.00-49.90.....	77,023	21	55,007	19	22,016	34
50.00-59.90.....	111,810	31	95,848	32	15,962	24
60.00-69.90.....	93,589	26	90,320	31	3,269	5
New eligibles.....	341,547	100	225,602	100	115,945	100
\$20.00.....	210,888	62	124,774	55	86,114	74
20.10-29.90.....	53,085	16	36,602	16	16,483	14
30.00-39.90.....	44,619	13	35,100	16	9,519	8
40.00-49.90.....	25,234	7	22,129	10	3,105	3
50.00-59.90.....	5,103	1	4,476	2	629	1
60.00-69.90.....	2,616	1	2,521	1	95	(1)

<sup>1</sup> Less than 0.5 percent.

Table 3.—Number and average monthly amount of old-age benefits in current-payment status at the end of each calendar quarter, by eligibility status, June 1950–December 1951

[Based partly on 20-percent sample; corrected to May 30, 1952]

Calendar quarter ending—	Total		1939 eligibles		New eligibles		
	Number	Average monthly amount	Number	Average monthly amount	Number	Average monthly amount	As percent of all old-age beneficiaries
June 1950.....	1,384,823	\$26.30	1,384,823	\$26.30	—	—	—
September 1950.....	1,444,772	46.62	1,432,558	46.79	12,214	\$26.32	1
December 1950.....	1,770,984	43.86	1,517,257	46.96	253,727	25.33	14
March 1951.....	1,971,703	43.10	1,666,073	47.14	305,630	25.31	19
June 1951.....	2,090,668	42.57	1,654,199	47.17	436,469	25.13	21
September 1951.....	2,204,016	42.23	1,703,359	47.28	500,657	25.03	23
December 1951.....	2,278,470	42.14	1,738,089	47.44	540,381	25.07	24

over age 76. For all persons, regardless of the type of eligibility, the average ages were about 69.5 for men and 68.5 for women, increases of about 1 year and ½ year, respectively, from the corresponding figures in 1949.

The average old-age benefit award in 1951 was \$37.54, an increase of \$4.30

from the average amount awarded in the previous year under the 1950 amendments. This higher average benefit was due chiefly to the decrease in the proportion of new eligibles, who in 1950 represented two-thirds of the total number of persons awarded old-age benefits under the 1950 amend-

ments and in 1951 about half the total number. The average benefit for these new eligibles was \$25.23, slightly less than in 1950. The average benefit awarded to 1939 eligibles was \$49.17, also slightly less than in 1950. The average benefit amount for women was lower than for men; the difference was \$9 for 1939 eligibles and \$4 for new eligibles.

The minimum monthly amount of \$20 was payable in 62 percent of the awards to new eligibles; for women, comprising one-third of the newly eligible group, 74 percent of the awards were for the minimum amount (table 2). In contrast, the \$20 minimum was payable in only 9 percent of the awards to 1939 eligibles, while \$50 or more was payable in 57 percent of these cases. Most of the new eligibles were persons who had worked irregularly since 1936 or who had worked for only a limited period in employment covered by the Social Security Act. Consequently, they did not have enough quarters of coverage to be insured under the 1939 amendments but did qualify as a result of the liberalized insured-status provisions in the 1950 amendments. Such persons have, on the whole, substantially lower average monthly wages, fewer increment years, and, hence, lower benefit amounts than do persons insured under the 1939 amendments, who are more likely to have worked regularly in covered employment.

The rapid growth in the number of new eligibles receiving old-age benefits is indicated in table 3; by the end of December 1951, they comprised almost one-fourth of all old-age beneficiaries.

The average monthly benefit payable at the end of December 1951 to new eligibles was \$25.07, only slightly more than half that payable to 1939 eligibles. Chiefly because of this low average for new eligibles, the increase from June 1950 to December 1951 in the average monthly amount for all old-age beneficiaries was only 60 percent, even though the average amount payable to 1939 eligibles increased during the same period by 80 percent.

# Recent Publications\*

## General

**FEDERAL CIVIL DEFENSE ADMINISTRATION.** *Annual Report for 1951.* (H. Doc. 445, 82d Cong., 2d sess.) Washington: U. S. Govt. Print. Off., 1952. 108 pp.

The agency's first annual report.

"General Agreement on Social Security Between France and the Federal Republic of Germany." *Industry and Labour*, Geneva, Vol. 7, Apr. 1, 1952, pp. 276-282. 25 cents.

**INTERNATIONAL LABOR OFFICE.** *Conditions of Work in the Fishing Industry.* (Studies and Reports, New Series, No. 30.) Geneva: The Office, 1952. 215 pp. \$1.25.

Includes a chapter on social security.

**INTERNATIONAL LABOR OFFICE.** *Social Security: Achievements and Future Policy. Fifth Conference of American States Members of the International Labour Organisation, Rio de Janeiro, April 1952.* (Report II.) Geneva: International Labor Office, 1952. 108 pp.

The development, changes, and guiding principles of social security in the American countries during 1936-51, and suggestions for the planning of future policy.

**INTERNATIONAL LABOR ORGANIZATION.** **IRON AND STEEL COMMITTEE.** *Welfare Services in the Iron and Steel Industry.* (Report III, Fourth Session, Geneva, 1952.) Geneva: International Labor Office, 1952. 80 pp.

**LANG, FRANK.** "Growth of Government Insurance in the United States." *American Economic Security* (Chamber of Commerce of the U.S.A.), Washington, Vol. 9, Mar.-Apr. 1952, pp. 27-38. 25 cents.

**MANNIO, NILLO A.** "Trends of Social Security in Nordic Countries." *Bulletin of the International Social Security Association*, Geneva, Jan. 1952, pp. 3-13. \$2.50 a year.

The social security programs in Denmark, Finland, Iceland, Norway, and Sweden.

\*Prepared in the Library, Federal Security Agency. Orders for the publications listed should be directed to publishers or booksellers; Federal publications for which prices are listed should be ordered from the Superintendent of Documents, U. S. Government Printing Office, Washington 25, D. C.

**MICHIGAN. UNIVERSITY. INSTITUTE OF SOCIAL RESEARCH. SURVEY RESEARCH CENTER.** *Life Insurance Ownership Among American Families, 1951. Special Tabulations Prepared for the Institute of Life Insurance from Data Collected in the 1951 Survey of Consumer Finances Conducted for the Federal Reserve Board.* (Survey Research Center Series, No. 8.) Ann Arbor: The Institute, 1952. 37 pp.

**QUATTLEBAUM, CHARLES A.** *Federal Educational Activities and Educational Issues Before Congress.* (H. Doc. 423, 82d Cong., 2d sess.) Washington: U. S. Govt. Print. Off., 1952. 567 pp.

"Social Security in the Central American Countries: I and II, Social Security Seminar (San José, Costa Rica, 15-25 January 1951)." *International Labour Review*, Geneva, Vol. 65, Jan. 1952, pp. 93-105; Feb. 1952, pp. 211-231. 60 cents a copy. Discusses the work of the Seminar and surveys the social security services in the Central American countries.

**ZELENKA, A.** "Financial Organisation of Social Security." *Bulletin of the International Social Security Association*, Geneva, Feb. 1952, pp. 1-80. \$2.50 a year.

By the chief actuarial adviser to the International Labor Office.

## Retirement and Old Age

**BAKER, HELEN.** *Retirement Procedures Under Compulsory and Flexible Retirement Policies.* Princeton: Princeton University, Department of Economics and Social Institutions, Industrial Relations Section, 1952. 65 pp. \$2.

A study of experience and current thinking in 14 companies in six major industries with respect to "(1) compulsory retirement of employees at normal retirement age, (2) flexibility of retirement above and below the normal retirement age, and (3) preparation of employees for retirement."

**COHEN, WILBUR J.** "Social Security Coverage of Institutions of Higher Education: A Progress Report." *Higher Education* (Office of Education), Washington, Vol. 8, May 15, 1952, pp. 212-215.

**FITZGERALD, ROBERT E.** "The Penalty

of Compulsory Retirement." *West Virginia Medical Journal*, Charleston, Vol. 48, May 1952, pp. 126-128. 50 cents.

**LINDSEY, FRED D.** "Which Pays Higher Benefits, Old-Age Assistance or OASI?" *American Economic Security* (Chamber of Commerce of the U.S.A.), Washington, Vol. 9, Mar.-Apr. 1952, pp. 38-41. 25 cents.

Concludes that payments are higher under old-age and survivors insurance.

**NEWMAN, THERESE COMCOWICH.** *Negotiated Pension Plans in Connecticut Manufacturing Industries.* (Bulletin No. 3.) Storrs, Conn.: University of Connecticut, Labor-Management Institute, Oct. 1951. 47 pp. Single copies free.

Gives the provisions of the various pension plans.

**ROBBINS, RAINARD B.** *Pension Planning in the United States.* William C. Greenough, editor. New York: Teachers Insurance and Annuity Association of America, 1952. 197 pp. Processed.

Reviews the "development of pension planning for different classes of workers, centering attention on the forces that have operated and the principles that have evolved."

**U. S. BOARD OF TRUSTEES OF THE FEDERAL OLD-AGE AND SURVIVORS INSURANCE TRUST FUND.** *Federal Old-Age and Survivors Insurance Trust Fund: Twelfth Annual Report.* (S. Doc. 120, 82d Cong., 2d sess.) Washington: U. S. Govt. Print. Off., 1952. 37 pp.

The report for the fiscal year ended June 30, 1951; includes estimates of operations for 1952-56, a statement on the long-range actuarial status of the trust fund, and a discussion of the effects of the 1950 amendments on the fund's operations.

**U. S. CONGRESS. HOUSE. COMMITTEE ON WAYS AND MEANS.** *Social Security Act Amendments of 1952.* (H. Rept. 1944, 82d Cong., 2d sess.) Washington: U. S. Govt. Print. Off., 1952. 51 pp.

Report on H. R. 7800, amending title II of the Social Security Act.

**U. S. CONGRESS. SENATE. COMMITTEE ON POST OFFICE AND CIVIL SERVICE. SUBCOMMITTEE. Retirement. Hearings, 82d Congress, 1st and 2d Sessions, on S. 995 and S. 2968 and Related Bills to Amend the Civil Service Retirement Act.** Washing-

(Continued on page 20)



# Current Operating Statistics

Table 1.—Selected social insurance and related programs, by specified period, 1940–52  
[In thousands; data corrected to June 10, 1952]

Year and month	Total	Retirement, disability, and survivor programs										Unemployment insurance programs				
		Monthly retirement and disability benefits <sup>1</sup>				Survivor benefits				Temporary disability benefits <sup>2</sup>		State laws <sup>3</sup>	Service-men's Readjustment Act <sup>4</sup>	Railroad Unemployment Insurance Act <sup>5</sup>		
		Social Security Act	Railroad Retirement Act	Civil Service Commission <sup>6</sup>	Veterans Administration <sup>7</sup>	Monthly				Lump-sum <sup>8</sup>						
						Social Security Act <sup>9</sup>	Railroad Retirement Act <sup>10</sup>	Civil Service Commission <sup>11</sup>	Veterans Administration <sup>12</sup>	Social Security Act	Other <sup>13</sup>					
Number of beneficiaries																
1951																
April		2,650.6	259.1	163.9	2,370.8	1,239.5	144.8	28.1	1,005.4	34.4	12.2	31.6	27.3	740.2	2.2	27.9
May		2,704.5	260.5	164.5	2,373.0	1,264.4	145.9	29.1	1,009.6	39.3	12.0	30.5	24.4	773.5	1.6	19.4
June		2,748.2	261.1	165.4	2,373.6	1,285.4	146.8	29.9	1,012.3	33.0	11.2	32.3	22.3	821.4	1.2	15.8
July		2,798.5	262.0	166.2	2,374.9	1,300.4	147.5	30.8	1,013.5	30.1	10.3	29.0	23.9	747.8	1.2	19.5
August		2,858.1	262.9	167.6	2,378.9	1,318.4	148.1	31.6	1,016.1	36.7	11.3	28.0	30.7	801.0	1.1	24.6
September		2,896.7	263.3	168.4	2,381.2	1,335.8	148.9	32.3	1,016.2	32.8	9.4	26.8	28.6	757.8	0.8	20.7
October		2,932.9	263.9	169.2	2,385.5	1,357.9	150.6	33.2	1,018.6	37.0	11.9	27.6	32.9	712.8	0.5	21.2
November		2,960.6	264.7	170.2	2,388.7	1,371.6	151.0	33.9	1,019.4	30.5	9.1	26.6	31.5	749.3	0.7	30.9
December		2,993.9	267.1	171.0	2,391.0	1,385.1	149.7	34.5	1,020.3	27.8	7.6	27.2	28.9	797.3	0.7	31.6
1952																
January		3,030.6	284.0	171.7	2,392.6	1,402.7	149.7	35.4	1,028.7	39.3	10.5	27.6	33.3	1,185.2	0.9	48.3
February		3,056.2	308.1	172.5	2,393.8	1,419.6	150.5	36.2	1,031.3	38.8	9.7	28.6	28.6	1,146.4	0.8	48.3
March		3,076.9	324.4	173.3	2,398.1	1,435.2	151.4	37.2	1,029.6	40.0	11.1	32.4	28.3	1,112.8	0.6	41.0
April		3,094.4	336.2	173.9	2,403.5	1,454.2	152.3	38.2	1,036.4	40.2	13.0	31.3	27.4	992.6	0.4	35.6
Amount of benefits <sup>14</sup>																
1940																
1940	\$1,188,702	\$21,074	\$114,166	\$62,019	\$317,851	\$7,784	\$1,448		\$105,696	\$11,736	\$12,267			\$518,700		\$15,961
1941	1,085,488	55,141	119,912	64,933	320,561	25,454	1,559		111,799	13,329	13,943			344,321		14,337
1942	1,130,721	80,305	122,866	68,115	325,265	41,702	1,603		111,193	15,038	14,342			344,084		6,298
1943	921,465	97,257	125,795	72,961	331,350	57,763	1,704		116,133	17,830	17,255	\$2,857		79,643		917
1944	1,118,798	119,009	129,707	77,193	456,279	76,942	1,765		144,302	22,146	19,238	5,035		62,385	\$4,215	582
1945	2,065,566	157,391	137,140	83,874	697,830	104,231	1,772		254,238	26,135	23,431	4,669		445,866	126,630	2,359
1946	5,149,761	230,285	149,188	94,885	1,268,984	130,139	1,817		333,640	27,267	30,610	4,761		1,094,850	1,743,718	30,917
1947	4,700,827	299,830	177,053	106,876	1,676,029	153,109	1,928		382,515	29,517	33,115	26,024	\$11,368	776,165	970,542	39,401
1948	4,510,041	366,887	208,642	132,852	1,711,182	176,736	36,011	\$918	413,912	32,315	32,140	35,572	30,843	793,265	510,167	28,599
1949	5,094,060	454,483	240,893	158,973	1,692,215	201,369	39,257	4,317	477,406	33,158	31,771	59,066	30,103	1,737,279	430,194	103,566
1950	5,357,432	718,473	254,240	175,787	1,732,208	299,672	43,884	8,409	491,579	32,740	33,578	70,880	28,099	1,373,426	34,653	59,804
1951	5,560,522	1,361,046	298,733	196,529	1,647,938	523,485	49,527	14,014	519,398	57,337	33,356	(15)	26,297	840,411	2,234	20,217
1952																
April	440,052	100,694	21,334	16,046	138,046	38,942	3,719	1,081	42,832	4,705	3,151	2,957	2,432	62,294	211	1,608
May	451,242	102,267	21,424	16,224	138,356	39,614	3,749	1,133	42,552	5,385	3,053	3,097	2,252	70,799	156	1,181
June	448,150	103,545	21,462	16,296	138,336	40,164	3,775	1,151	43,179	4,501	2,984	2,880	1,999	68,750	106	992
July	447,534	105,140	21,522	16,411	138,877	40,580	3,796	1,163	43,325	4,121	2,688	2,861	2,023	65,917	114	966
August	461,753	107,018	21,588	16,656	136,230	41,101	3,816	1,217	43,608	5,018	3,030	2,891	2,808	75,131	97	1,444
September	446,740	108,246	21,615	16,622	135,173	41,009	3,842	1,248	43,075	4,468	2,514	2,455	2,593	62,049	68	1,133
October	461,013	109,493	21,660	16,880	137,523	42,332	3,886	1,288	44,940	5,041	3,146	2,862	3,082	67,449	55	1,376
November	464,127	110,473	24,441	16,877	136,590	42,741	5,158	1,372	43,930	4,164	2,428	2,654	2,866	68,607	52	1,774
December	468,247	111,646	24,774	16,955	136,062	43,145	5,123	1,318	45,617	3,810	1,870	2,609	2,701	70,624	59	1,934
1952																
January	522,902	113,046	23,662	17,124	137,537	43,674	5,296	1,384	45,266	5,431	2,691	2,885	3,387	116,469	84	2,076
February	511,266	114,004	26,683	17,287	136,561	44,168	5,404	1,414	44,573	5,305	2,700	2,784	2,447	105,023	66	2,847
March	512,794	114,703	27,400	17,380	137,533	44,628	5,524	1,461	45,519	5,456	3,132	3,247	2,602	101,564	66	2,589
April	507,566	115,262	27,875	17,533	138,037	45,184	5,571	1,501	45,281	5,431	3,576	3,296	2,432	94,385	45	2,195

<sup>1</sup> Under the Social Security Act, retirement benefits—old-age, wife's, and husband's benefits, and benefits to children of old-age beneficiaries—partly estimated. Under the other 3 systems, benefits for age and disability; beginning December 1951, spouse's annuities under the Railroad Retirement Act.

<sup>2</sup> Data for civil-service retirement and disability fund; excludes noncontributory payments made under the Panama Canal Construction Annuity Act to persons who worked on Canal construction 1904–14 or to their widows. Through June 1948, retirement and disability benefits include payments to survivors under joint and survivor elections; beginning July 1948, payments under survivor provisions shown as survivor benefits.

<sup>3</sup> Pensions and compensation, and subsistence payments to disabled veterans undergoing training.

<sup>4</sup> Mother's, widow's, widower's, parent's, and child's benefits. Partly estimated.

<sup>5</sup> Annuities to widows under joint and survivor elections; 12-month death-benefit annuities to widows and next of kin; and, beginning February 1947, widow's, widow's current, parent's, and child's benefits.

<sup>6</sup> Payments to widows, parents, and children of deceased veterans.

<sup>7</sup> Number of decedents on whose account lump-sum payments were made.

<sup>8</sup> Payments under the Railroad Retirement Act and Federal civil-service and veterans' programs.

<sup>9</sup> First payable in Rhode Island, April 1943; in California, December 1946;

in New Jersey, January 1949; in New York, July 1950 (data not available); and under the railroad program, July 1947. Excludes hospital benefits in California; also excludes private plans in California and New Jersey except for calendar-year totals.

<sup>10</sup> Represents average weekly number of beneficiaries.

<sup>11</sup> Represents average number of beneficiaries in a 14-day registration period.

<sup>12</sup> Readjustment allowances to unemployed veterans and to self-employed veterans. Number represents average weekly number of continued claims for the unemployed and of claims paid during the month for the self-employed.

<sup>13</sup> Estimated.

<sup>14</sup> Payments: amounts certified, under the Social Security Act (except monthly data for monthly benefits, which represent benefits in current-payment status), the Railroad Retirement Act, and the Railroad Unemployment Insurance Act; disbursements, for Veterans Administration programs except the readjustment allowance program; checks issued, under the State unemployment insurance and temporary disability laws and under the Servicemen's Readjustment Act; for civil-service programs, disbursements through June 1949 and authorizations beginning July 1949. Adjusted on annual basis except for Civil Service Commission data, which are adjusted monthly.

<sup>15</sup> Excludes State temporary disability benefits, calendar-year figure not available.

Source: Based on reports of administrative agencies.

**Table 2.—Contributions and taxes collected under selected social insurance and related programs, by specified period, 1949–52**

[In thousands]

Period	Retirement, disability, and survivors insurance			Unemployment insurance		
	Federal insurance contributions <sup>1</sup>	Federal civil-service contributions <sup>2</sup>	Taxes on carriers and their employees	State unemployment contributions <sup>3</sup>	Federal unemployment taxes <sup>4</sup>	Railroad unemployment insurance contributions <sup>5</sup>
<b>Fiscal year:</b>						
1949–50	\$2,106,388	\$662,262	\$550,172	\$1,094,406	\$226,306	\$18,835
1950–51	3,120,404	684,343	577,509	1,364,500	233,537	24,661
<b>10 months ended:</b>						
April 1950	1,609,596	597,134	419,120	876,392	210,308	13,384
April 1951	2,305,334	623,305	433,518	1,058,035	214,462	18,246
April 1952	2,965,595	655,042	587,220	1,173,608	242,350	19,493
<b>1951</b>						
April	150,089	35,264	3,021	145,903	3,502	195
May	534,075	37,610	4,814	297,232	15,764	398
June	280,995	23,428	139,178	9,323	3,311	6,036
July	174,524	29,704	621	158,465	1,681	48
August	516,250	29,694	66,022	273,692	14,641	826
September	259,448	342,357	190,087	8,075	1,004	4,093
October	33,105	38,313	11,201	113,755	3,018	1,884
November	401,037	34,006	91,342	216,650	14,124	179
December	269,507	37,153	54,915	7,551	764	6,318
<b>1952</b>						
January	147,890	40,466	12,264	85,085	14,069	35
February	448,393	33,188	92,932	161,653	164,781	518
March	463,297	34,407	53,934	7,767	25,350	5,749
April	252,135	35,724	13,903	140,916	2,918	153

<sup>1</sup> Represents contributions of employees and employers in employments covered by old-age and survivors insurance; from May 1951, includes deposits made in the trust fund by States under voluntary coverage agreements; beginning January 1951, on an estimated basis.

<sup>2</sup> Represents employee and Government contributions to the civil-service retirement and disability fund; Government contributions are made in 1 month for the entire fiscal year.

<sup>3</sup> Represents deposits in State clearing accounts of contributions plus penalties and interest collected from employers and, in 2 States, contributions from em-

ployees; excludes contributions collected for deposit in State sickness insurance funds. Data reported by State agencies; corrected to May 26, 1952.

<sup>4</sup> Represents taxes paid by employers under the Federal Unemployment Tax Act.

<sup>5</sup> Beginning 1947, also covers temporary disability insurance.

<sup>6</sup> Represents contributions of \$32.4 million from employees, and contributions for fiscal year 1951–52 of \$310.0 million from the Federal Government.

Source: *Daily Statement of the U. S. Treasury*, unless otherwise noted.

## RECENT PUBLICATIONS

(Continued from page 18)

ton: U. S. Govt. Print. Off., 1952. 348 pp.

### Public Welfare and Relief

"Confidentiality of Assistance Records." *Social Work Journal*, New York, Vol. 33, Apr. 1952, pp. 88–93. \$2 a year.

A background statement prepared by Elizabeth Wickenden for the American Association of Social Workers.

HOLLIS, ERNEST V. "Social Work Education." *Higher Education* (Office of Education), Washington, Vol. 8, May 15, 1952, pp. 207–211.

Summarizes findings and conclusions of a recent study on social work education.

MACIVER, KENNETH F. "Federal Grants-In-Aid for the Permanently and Totally Disabled." *American Economic Security* (Chamber of Commerce of the U.S.A.), Washington, Vol. 9, Mar.–Apr. 1952, pp. 21–27. 25 cents.

McMILLEN, WAYNE. *Statistical Methods for Social Workers*. Chicago: University of Chicago Press, 1952. 564 pp. \$6.75.

NATIONAL SOCIAL WELFARE ASSEMBLY. SOCIAL CASEWORK COUNCIL. *Private Lives—Public Funds: Some Answers to Current Questions About Alleged Abuses in Social Welfare*. New York: The Assembly, 1952. 8 pp. 10 cents.

PENNSYLVANIA. HEALTH AND WELFARE FEDERATION OF ALLEGHENY COUNTY. BUREAU OF SOCIAL RESEARCH. *Methods of Determining Public Assistance Allowances in Pennsylvania, 1951*. Pittsburgh: The Federation, 1951. 21 pp.

*Proceedings of the Institute in Social Welfare, July 9–13, 1951, at the University of Wisconsin*. Madison: University of Wisconsin, 1951. 42 pp. \$1. Processed.

Includes Social Worker's Role in Developing Community Resources and Promoting Social Action, by Pauline Coggs; A Comprehensive Approach to Human Need, by Frank

Curran; Worker Responsibility in Inter-Agency Relationships, by Lucille Hood; and What Can We Learn from Our Caseloads? by Malcolm Stinson.

STERN, T. NOEL. "Cost and Adequacy of Old Age Assistance in Massachusetts." *Boston University Law Review*, Boston, Vol. 32, Jan. 1952, pp. 1–45. \$1.

Considers the financing of old-age assistance, the payments made under the Massachusetts law, 1942–51; the adequacy of assistance standards and of actual payments; and recent proposals for amendments to the State law. Also compares the amounts paid under old-age assistance and under other forms of social security.

TOWLE, CHARLOTTE. "The Distinctive Attributes of Education for Social Work." *Social Work Journal*, New York, Vol. 33, Apr. 1952, pp. 63–72 f. \$2 a year.

Maternal and Child Welfare  
*Creative Group Living in a Children's*  
(Continued on page 22)



Table 3.—Status of the old-age and survivors insurance trust fund, by specified period, 1937–52

[In thousands]

Period	Receipts		Expenditures		Assets			
	Appropriations, transfers, and deposits <sup>1</sup>	Interest received	Benefit payments	Administrative expenses	Net total of U. S. Government securities acquired <sup>2</sup>	Cash with disbursing officer at end of period	Credit of fund account at end of period	Total assets at end of period
Cumulative, January 1937–April 1952.....	\$21,233,258	\$1,902,325	\$6,515,602	\$531,111	\$15,788,984	\$219,487	\$170,339	\$16,178,810
Fiscal year:								
1949–50.....	2,109,992	256,778	727,266	55,841	1,414,182	79,928	167,861	12,802,612
1950–51.....	3,124,098	287,392	1,498,088	70,447	1,677,976	200,456	212,311	14,735,567
10 months ended:								
April 1950.....	1,613,200	135,176	597,791	47,353	1,047,244	83,831	51,435	12,413,181
April 1951.....	2,309,028	161,446	1,184,239	57,298	1,199,409	206,309	71,009	14,121,549
April 1952.....	2,969,349	187,654	1,642,018	71,743	1,466,185	219,487	170,339	16,178,810
1951								
April.....	150,089	7,916	154,685	7,137	66,966	206,309	71,009	14,121,549
May.....	534,075	—	156,806	6,642	211,600	205,918	230,527	14,492,176
June.....	280,995	125,946	157,043	6,507	267,067	200,456	212,311	14,735,567
July.....	174,524	—	159,131	8,761	130,000	197,374	92,026	14,742,199
August.....	516,259	—	180,301	6,305	220,000	178,578	220,475	15,071,852
September.....	263,182	10,871	142,442	7,121	119,918	214,122	189,503	15,196,341
October.....	33,105	14,818	146,188	6,675	49,941	226,250	22,493	15,091,401
November.....	401,048	—	178,659	7,294	45,200	209,231	209,407	15,306,497
December.....	269,509	131,772	161,700	6,343	129,467	222,654	299,755	15,539,734
1952								
January.....	147,892	4,608	165,212	8,626	198,700	218,897	83,371	15,518,294
February.....	448,395	—	167,275	6,681	60,000	216,021	300,686	15,792,732
March.....	463,306	10,871	169,703	6,841	224,218	226,067	364,054	16,090,864
April.....	252,130	14,818	171,408	7,094	288,741	219,487	170,339	16,178,810

<sup>1</sup> For July 1940 to December 1950, equals taxes collected under the Federal Insurance Contributions Act. Beginning January 1951, amounts appropriated in accordance with sec. 201(a) of the Social Security Act as amended in 1950; from May 1951, includes deposits by States under voluntary coverage agreements. Beginning in the fiscal year 1947, includes amounts appropriated to meet costs of benefits payable to survivors of certain World War II veterans under the Social Security Act Amendments of 1946. Beginning November 1951, also in-

cludes small amounts in reimbursement of sales of supplies and services.

<sup>2</sup> Includes accrued interest and repayments on account of accrued interest on bonds at time of purchase.

<sup>3</sup> Appropriations suspended from Oct. 10 to Nov. 8 to adjust for estimates on which earlier 1951 appropriations were based.

Source: Daily Statement of the U. S. Treasury.

Table 4.—Status of the unemployment trust fund, by specified period, 1936–52

[In thousands]

Period	Total assets at end of period	Net total of U. S. Government securities acquired <sup>1</sup>	Unexpended balance at end of period	State accounts				Railroad unemployment insurance account <sup>2</sup>			
				Deposits	Interest credited	Withdrawals <sup>3</sup>	Balance at end of period	Deposits	Interest credited	Benefit payments	Balance at end of period <sup>4</sup>
Cumulative, January 1936–April 1952.....	\$8,410,710	\$8,393,146	\$17,564	\$16,091,708	\$1,423,441	\$9,854,034	\$7,661,115	\$913,281	\$144,735	\$488,534	\$749,595
Fiscal year:											
1949–50.....	7,437,896	—724,068	23,633	1,098,795	149,046	1,879,000	6,651,571	9,728	18,020	143,904	786,325
1950–51.....	8,079,232	649,933	15,035	1,362,629	147,662	848,270	7,313,592	14,884	16,465	52,034	765,640
10 months ended:											
April 1950.....	7,342,616	—830,041	34,325	807,885	81,537	1,614,500	6,557,652	6,446	10,034	132,496	784,964
April 1951.....	7,733,576	283,953	35,359	951,304	79,386	708,765	6,973,496	10,993	8,961	46,199	760,079
April 1952.....	8,410,710	328,949	17,564	1,083,381	90,351	826,208	7,661,115	11,097	9,239	41,353	749,595
1951											
April.....	7,733,576	—40,005	35,359	39,247	2,445	62,970	6,973,496	112	209	3,546	760,079
May.....	8,052,016	325,000	28,799	393,384	72,125	72,125	7,294,755	270	—	3,089	757,261
June.....	8,079,232	40,981	15,035	17,941	68,275	67,380	7,313,592	3,622	7,504	2,746	765,640
July.....	8,068,215	—35,000	39,018	63,293	17	66,515	7,300,387	29	2	2,215	767,827
August.....	8,367,086	306,000	31,889	375,214	—	72,760	7,692,841	316	—	3,898	764,245
September.....	8,322,164	—25,008	11,975	15,094	5,627	62,870	7,558,691	2,457	385	3,614	763,473
October.....	8,297,864	—45,008	32,683	42,234	4,454	68,552	7,536,827	1,130	457	4,022	761,037
November.....	8,509,369	227,000	17,188	280,564	—	64,972	7,752,420	107	—	4,195	756,949
December.....	8,526,425	—65,020	99,263	13,917	70,611	74,365	7,762,582	3,791	7,240	4,137	763,843
1952											
January.....	8,444,406	—4,000	21,244	32,818	3,194	112,605	7,685,988	15	317	5,758	758,417
February.....	8,544,993	101,000	20,831	208,901	47	103,692	7,791,244	311	5	4,984	753,749
March.....	8,462,756	—90,008	28,602	16,134	3,910	101,591	7,709,697	3,449	288	4,527	753,059
April.....	8,410,710	—41,008	17,564	48,213	4,492	98,286	7,661,115	92	446	4,002	749,595

<sup>1</sup> Includes accrued interest and repayments on account of interest on bonds at time of purchase; minus figures represent primarily net total of securities redeemed.

<sup>2</sup> Includes transfers from State accounts to railroad unemployment insurance account amounting to \$107,161,000.

<sup>3</sup> Includes withdrawals of \$79,169,000 for disability insurance benefits.

<sup>4</sup> Beginning July 1947, includes temporary disability program.

<sup>5</sup> Includes transfers to the account from railroad unemployment insurance administration fund amounting to \$85,290,000 and transfers of \$12,338,000 out of the account to adjust funds available for administrative expenses on account of retroactive credits taken by contributors under the Railroad Unemployment Insurance Act Amendments of 1948.

Source: Daily Statement of the U. S. Treasury.

**Table 5.—Old-age and survivors insurance: Monthly benefits in current-payment status<sup>1</sup> at the end of the month by type of benefit and by month, April 1951–April 1952, and monthly benefits awarded by type of benefit, April 1952**

[Amounts in thousands; data corrected to May 19, 1952]

Item	Total		Old-age		Wife's or husband's		Child's		Widow's or widower's		Mother's		Parent's	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Monthly benefits in current-payment status at end of month:														
1951														
April.....	3,890,018	\$130,636.9	2,016,135	\$86,496.1	575,098	\$13,304.9	760,697	\$20,732.2	338,539	\$12,315.9	183,719	\$6,207.7	15,830	\$560.1
May.....	3,968,900	141,881.2	2,055,581	87,842.9	586,829	13,510.5	776,336	21,059.9	345,112	12,519.9	188,681	6,348.3	16,361	596.7
June.....	4,032,583	143,708.8	2,090,668	89,000.0	596,068	13,674.0	787,311	21,282.4	350,343	12,683.3	192,357	6,452.8	16,806	616.3
July.....	4,098,870	145,720.2	2,129,909	90,390.7	606,188	13,872.8	794,875	21,425.9	355,678	12,858.5	194,925	6,537.6	17,295	634.8
August.....	4,176,535	148,118.8	2,176,036	92,025.0	618,128	14,108.4	804,807	21,632.4	361,970	13,071.2	197,712	6,625.3	17,882	656.3
September.....	4,232,453	149,914.8	2,204,016	93,072.6	625,736	14,259.9	816,746	21,948.3	367,728	13,270.4	199,835	6,688.2	18,392	675.3
October.....	4,290,791	151,825.5	2,231,141	94,132.8	634,319	14,442.7	830,587	22,329.6	374,460	13,505.0	201,437	6,723.7	18,847	691.6
November.....	4,332,176	153,214.3	2,252,293	94,977.1	640,241	14,573.3	838,801	22,545.4	379,291	13,674.2	202,415	6,741.9	19,135	702.3
December.....	4,378,985	154,791.1	2,278,470	96,008.3	646,890	14,709.5	846,247	22,739.2	384,265	13,849.1	203,782	6,775.8	19,331	706.1
1952														
January.....	4,433,279	156,720.9	2,306,984	97,231.4	654,335	14,878.8	855,931	22,984.6	390,731	14,076.5	205,739	6,831.9	19,559	717.7
February.....	4,475,765	158,172.1	2,328,336	98,103.7	658,921	14,979.6	864,477	23,198.4	397,107	14,299.5	207,167	6,866.3	19,757	724.6
March.....	4,512,138	159,331.8	2,344,684	98,710.1	662,799	15,060.8	873,117	23,422.1	403,210	14,514.8	208,365	6,892.2	19,963	731.8
April.....	4,548,652	160,445.4	2,359,213	99,216.6	665,482	15,111.4	883,331	23,677.7	409,752	14,744.8	210,694	6,955.8	20,180	739.1
Monthly benefits awarded in April 1952.....	72,654	2,306.7	31,016	1,201.0	10,953	230.9	16,217	387.3	8,233	287.9	5,865	189.7	370	13.0

<sup>1</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit.

(Continued from page 20)

**Institution: A Symposium.** Susanne Schulze, editor. New York: Association Press, 1951. 224 pp. \$5.

**GESELL, ARNOLD.** *Infant Development: The Embryology of Early Human Behavior.* New York: Harper & Brothers Publishers, 1952. 108 pp. \$3.50.

"Deals with the vast concepts of growth and of embryology as they apply to the patterning of human behavior."

**GLUECK, ELEANOR T.** "Predicting Juvenile Delinquency." *Survey*, New York, Vol. 88, May 1952, pp. 206–209. 50 cents.

Describes a new technique for "spotting" potential delinquents.

**HARTLEY, RUTH E.; FRANK, LAWRENCE K.; and GOLDENSON, ROBERT M.** *Understanding Children's Play.* New York: Columbia University Press, 1952. 372 pp. \$3.50.

A 2-year study of 180 children aged 2–6.

**ISSLER, ANNE ROLLER.** "Something for the Joads." *Survey*, New York, Vol. 88, May 1952, pp. 199–203. 50 cents.

Describes an experiment in health care for the children of migratory laborers in California.

**POLLAH, OTTO,** and collaborators. *Social Science and Psychotherapy for*

*Children.* New York: Russell Sage Foundation, 1952. 242 pp. \$4.

A 2-year study carried on by the Russell Sage Foundation and the Jewish Board of Guardians to determine the opportunities for closer liaison between the social sciences and the field of child guidance.

**Readings in Counseling.** Karl Zerfos, editor. New York: Association Press, 1952. 639 pp. \$6.

Designed as a source book, the selections are concerned for the most part with adolescents and young adults.

### Health and Medical Care

**MOUNTAIN, JOSEPH W.; FLOOK, EVELYN; and MINTY, EDWARD E.** *Distribution of Health Services in the Structure of State Government, 1950. Part I—Administrative Provisions for State Health Services.* (Public Health Service Publication No. 184.) Washington: U. S. Govt. Print. Off., 1952. 64 pp. 40 cents.

Discusses the organization, budgetary structure, and administrative and field personnel for State health services. Points out State variations in the types of services rendered and in the methods used in providing these services.

**TURNER, VIOLET B.** *Hagerstown Health Studies: An Annotated Bibliogra-*

*phy.* (Public Health Bibliography Series, No. 6.) Washington: U. S. Govt. Print. Off., 1952. 38 pp. 20 cents.

Covers the 30 years in which Hagerstown, Md., served as a community research laboratory for the investigation of public health problems.

**U. S. CONGRESS. SENATE. COMMITTEE ON GOVERNMENT OPERATIONS. SUBCOMMITTEE ON REORGANIZATION.** *To Establish a Department of Health. Hearings, 82d Congress, 2d Session, on S. 1140, To Establish and to Consolidate Certain Hospital, Medical, and Public Functions of the Government in a Department of Health.* Washington: U. S. Govt. Print. Off., 1952. 225 pp.

**VINDAS, ALVARO.** "Advantages and Disadvantages of the Free Choice of the Doctor in Social Insurance Schemes." *Bulletin of the International Social Security Association*, Geneva, Jan. 1952, pp. 14–18. \$2.50 a year.

A discussion by the chief of the Actuarial and Statistical Department of the Social Insurance Fund of Costa Rica.

**WIEHOFEN, HENRY.** "Hospitalizing the Mentally Ill." *Michigan Law Review*, Ann Arbor, Vol. 50, Apr. 1952, pp. 837–872. \$1.



Table 6.—*Employment security: Selected data on nonfarm placements and unemployment insurance claims and benefits, by State, April 1952*

[Corrected to May 27, 1952]

Region and State	Nonfarm place- ments	Initial claims <sup>1</sup>		Weeks of unemploy- ment covered by continued claims		Compensated unemployment					Average weekly insured unem- ployment under State programs <sup>2</sup>
		Total	Women	Total	Women	All types of unemployment <sup>3</sup>			Total unemployment		
						Weeks compen- sated	Benefits paid <sup>4</sup>	Average weekly number of benefi- ciaries	Weeks compen- sated	Average weekly payment	
Total.....	565, 672	1, 037, 459	438, 360	5, 149, 793	2, 168, 180	4, 367, 591	\$94, 384, 802	992, 634	4, 025, 504	\$22. 37	<sup>5</sup> 1, 143, 946
Region I:											
Connecticut.....	8, 579	18, 705	11, 029	64, 990	37, 168	51, 988	1, 058, 288	11, 815	48, 108	21. 09	15, 423
Maine.....	2, 079	14, 842	7, 423	63, 017	29, 054	35, 578	571, 429	8, 086	33, 623	16. 37	14, 662
Massachusetts.....	17, 609	72, 065	38, 590	309, 364	146, 556	237, 063	5, 586, 254	53, 878	221, 591	24. 46	73, 340
New Hampshire.....	1, 346	7, 573	4, 038	42, 496	22, 225	30, 331	608, 320	6, 893	27, 989	20. 82	9, 602
Rhode Island.....	2, 532	20, 483	11, 622	85, 146	45, 334	77, 844	1, 654, 066	17, 692	74, 606	21. 63	19, 258
Vermont.....	820	2, 884	1, 413	11, 985	5, 085	9, 172	192, 217	2, 085	8, 414	21. 76	2, 865
Region II:											
New Jersey.....	11, 548	48, 387	26, 691	225, 569	119, 902	198, 669	4, 521, 395	45, 152	182, 957	23. 65	50, 981
New York.....	68, 440	224, 671	104, 500	884, 180	411, 100	780, 727	18, 072, 986	177, 438	706, 586	24. 31	200, 627
Puerto Rico.....	1, 019										
Virgin Islands.....	80										
Region III:											
Delaware.....	1, 181	1, 175	598	5, 854	2, 767	5, 265	95, 903	1, 197	4, 931	18. 63	1, 309
Pennsylvania.....	17, 897	115, 268	36, 314	475, 224	167, 089	398, 553	9, 330, 602	90, 580	367, 138	24. 10	107, 876
Region IV:											
Dist. of Col.....	4, 470	1, 746	528	10, 725	3, 734	9, 934	180, 454	2, 258	9, 792	18. 20	2, 335
Maryland.....	6, 595	15, 754	8, 487	52, 992	26, 998	49, 533	955, 011	11, 258	43, 849	20. 35	12, 069
North Carolina.....	13, 534	37, 925	19, 140	143, 546	88, 380	134, 077	2, 144, 583	30, 472	125, 972	16. 35	31, 848
Virginia.....	7, 970	7, 196	3, 268	31, 997	16, 210	28, 847	476, 473	6, 556	26, 810	17. 05	7, 102
West Virginia.....	2, 080	15, 204	1, 212	67, 570	12, 880	57, 184	1, 058, 862	12, 996	50, 452	19. 33	15, 096
Region V:											
Alabama.....	12, 207	11, 842	3, 051	64, 298	19, 809	50, 054	858, 033	11, 376	47, 343	17. 49	14, 982
Florida.....	15, 508	9, 539	4, 053	34, 570	13, 789	20, 990	360, 052	4, 770	19, 688	17. 48	7, 986
Georgia.....	12, 975	9, 351	5, 400	61, 505	36, 771	52, 280	856, 338	11, 882	48, 759	16. 67	14, 623
Mississippi.....	8, 513	7, 735	2, 226	46, 825	11, 596	36, 861	570, 597	8, 378	34, 217	15. 81	10, 366
South Carolina.....	7, 479	8, 700	3, 746	47, 276	23, 347	41, 921	751, 649	9, 528	39, 610	18. 37	11, 334
Tennessee.....	12, 881	12, 124	4, 694	125, 177	49, 395	118, 475	1, 973, 157	26, 926	113, 132	16. 85	28, 577
Region VI:											
Kentucky.....	3, 122	17, 145	5, 817	91, 088	29, 915	72, 543	1, 251, 979	16, 487	68, 687	17. 60	20, 790
Michigan.....	12, 967	29, 041	7, 991	231, 818	72, 992	211, 672	5, 565, 993	48, 107	204, 454	26. 77	44, 628
Ohio.....	28, 989	30, 092	12, 859	166, 108	78, 944	145, 909	3, 360, 976	33, 161	134, 500	23. 87	38, 092
Region VII:											
Illinois.....	16, 981	77, 448	37, 920	305, 357	150, 106	190, 687	4, 225, 730	43, 338	153, 900	24. 38	71, 310
Indiana.....	9, 188	22, 180	9, 253	84, 631	33, 922	72, 185	1, 584, 960	16, 406	65, 852	22. 92	19, 276
Wisconsin.....	9, 021	8, 156	3, 235	58, 427	22, 891	48, 818	1, 159, 140	11, 095	44, 970	24. 16	12, 388
Region VIII:											
Minnesota.....	10, 286	11, 545	3, 881	113, 982	29, 170	99, 018	1, 833, 728	22, 504	93, 541	18. 90	23, 749
Montana.....	3, 997	1, 279	400	18, 992	5, 018	17, 087	314, 256	3, 883	17, 087	18. 39	3, 392
North Dakota.....	2, 338	378	96	11, 808	1, 530	10, 445	252, 890	2, 374	9, 487	24. 91	2, 033
South Dakota.....	2, 078	381	128	5, 056	1, 065	5, 270	105, 660	1, 198	4, 907	20. 50	1, 066
Region IX:											
Iowa.....	20, 829	5, 695	2, 338	27, 092	10, 630	24, 405	497, 187	5, 547	21, 582	21. 44	6, 065
Kansas.....	10, 002	3, 209	860	18, 588	4, 800	18, 199	402, 950	4, 136	16, 739	22. 86	3, 954
Missouri.....	16, 086	17, 242	7, 539	89, 723	40, 503	71, 181	1, 315, 581	16, 178	62, 185	19. 80	19, 733
Nebraska.....	14, 096	1, 704	954	12, 665	4, 052	12, 638	266, 883	2, 872	11, 994	21. 64	2, 589
Region X:											
Arkansas.....	11, 029	7, 817	1, 815	57, 740	11, 636	41, 184	702, 689	9, 360	37, 943	17. 50	11, 349
Louisiana.....	8, 510	12, 267	2, 585	83, 325	17, 981	70, 345	1, 433, 046	15, 988	65, 090	20. 98	18, 640
Oklahoma.....	13, 675	6, 523	1, 805	43, 007	12, 636	33, 263	617, 524	7, 560	31, 311	19. 00	9, 341
Texas.....	49, 536	9, 891	3, 213	63, 527	23, 109	54, 117	892, 189	12, 299	51, 011	16. 91	13, 889
Region XI:											
Colorado.....	6, 622	2, 538	522	8, 914	2, 557	6, 718	138, 724	1, 527	6, 346	21. 02	2, 008
New Mexico.....	4, 996	1, 334	231	9, 675	1, 539	10, 146	210, 633	2, 306	9, 730	21. 08	2, 152
Utah.....	5, 545	2, 724	626	18, 416	5, 884	16, 672	406, 716	3, 789	15, 050	23. 24	3, 466
Wyoming.....	1, 264	652	162	3, 909	1, 161	3, 559	83, 379	809	3, 027	24. 80	770
Region XII:											
Arizona.....	5, 506	2, 952	855	11, 360	4, 114	6, 529	133, 010	1, 484	6, 149	20. 67	2, 489
California.....	35, 598	76, 660	28, 182	549, 925	247, 115	501, 899	11, 182, 470	114, 068	468, 742	22. 87	122, 207
Hawaii.....	932	1, 719	682	13, 634	7, 663	11, 282	201, 266	2, 564	8, 978	20. 03	( <sup>6</sup> )
Nevada.....	3, 154	1, 012	353	6, 307	2, 668	5, 748	134, 335	1, 306	5, 316	24. 05	1, 189
Region XIII:											
Alaska.....	1, 001	1, 858	663	14, 963	3, 365	17, 235	532, 616	3, 917	16, 774	31. 02	( <sup>6</sup> )
Idaho.....	3, 799	1, 102	325	16, 818	3, 432	16, 296	373, 133	3, 704	15, 612	23. 12	3, 315
Oregon.....	8, 139	6, 614	2, 083	62, 863	18, 625	63, 305	1, 355, 294	14, 388	59, 351	22. 50	12, 334
Washington.....	8, 424	13, 132	2, 964	95, 139	27, 968	83, 890	1, 943, 106	19, 066	79, 622	23. 46	19, 665

<sup>1</sup> Excludes transitional claims.

<sup>2</sup> Total, part-total, and partial.

<sup>3</sup> Not adjusted for voided benefit checks and transfers under interstate combined-wage plan.

<sup>4</sup> Excludes Alaska and Hawaii.

<sup>5</sup> Data not available.

Source: Department of Labor, Bureau of Employment Security, and affiliated State agencies.

Table 7.—Public assistance in the United States, by month, April 1951–April 1952<sup>1</sup>

[Exclusive of vendor payments for medical care and cases receiving only such payments]

Year and month	Total	Old-age assistance	Aid to dependent children		Aid to the blind	Aid to the permanently and totally disabled <sup>1</sup>	General assistance	Total	Old-age assistance	Aid to dependent children (families)	Aid to the blind	Aid to the permanently and totally disabled <sup>1</sup>	General assistance	
			Families	Recipients										
				Total <sup>2</sup>										Children
Number of recipients														
1951														
April.....		2,760,733	645,855	2,217,521	1,651,655	96,975	87,845	384,000	-----	-0.4	-0.8	+1.1	+9.8	-6.8
May.....		2,754,963	640,679	2,197,806	1,637,341	96,990	97,079	355,000	-----	-2	-8	( <sup>4</sup> )	+10.5	-7.6
June.....		2,745,344	632,691	2,170,308	1,617,096	97,024	104,230	335,000	-----	-3	-1.2	( <sup>4</sup> )	+7.4	-5.6
July.....		2,737,701	618,400	2,122,586	1,581,434	97,256	108,907	324,000	-----	-3	-2.3	+2	+4.5	-3.3
August.....		2,732,021	612,128	2,103,208	1,567,218	97,349	111,329	319,000	-----	-2	-1.0	+1	+2.2	-1.4
September.....		2,722,933	606,078	2,084,104	1,553,249	97,158	113,049	311,000	-----	-3	-1.0	-2	+1.5	-2.6
October.....		2,711,621	597,249	2,055,463	1,532,255	97,185	114,923	311,000	-----	-4	-1.5	( <sup>4</sup> )	+1.7	( <sup>4</sup> )
November.....		2,705,125	591,092	2,039,163	1,520,326	97,221	118,284	316,000	-----	-2	-9	( <sup>4</sup> )	+2.9	+1.6
December.....		2,701,080	591,844	2,041,473	1,522,930	97,179	124,419	323,000	-----	-1	( <sup>4</sup> )	( <sup>4</sup> )	+5.2	+2.2
1952														
January.....		2,693,957	593,618	2,047,286	1,527,796	97,215	128,493	339,000	-----	-3	+3	( <sup>4</sup> )	+3.3	+5.0
February.....		2,685,066	594,042	2,050,853	1,531,121	97,144	131,779	336,000	-----	-3	+1	-1	+2.6	-1.9
March.....		2,679,911	596,740	2,061,603	1,540,055	97,257	134,957	335,000	-----	-2	+5	+1	+2.4	-1.3
April.....		2,671,699	598,401	2,068,811	1,546,313	97,353	138,017	320,000	-----	-3	+3	+1	+2.3	-4.5
Amount of assistance														
1951														
April.....	\$191,950,326	\$118,271,187		\$47,522,017		\$1,495,494	\$3,946,628	\$17,715,000	-1.3	-0.6	-1.2	+1.1	+9.7	-5.9
May.....	191,042,838	118,930,667		47,023,317		4,523,461	4,399,393	16,166,000	-5	+6	-1.0	+6	+11.5	-8.7
June.....	189,320,531	118,666,891		46,385,131		4,537,435	4,677,074	15,054,000	-9	-2	-1.4	+3	+6.3	-6.8
July.....	188,144,403	119,305,221		45,003,226		4,536,052	4,847,904	14,452,000	-6	+5	-3.0	( <sup>4</sup> )	+3.7	-4.0
August.....	188,194,666	119,308,258		44,745,286		4,558,093	4,950,229	14,633,000	( <sup>4</sup> )	( <sup>4</sup> )	-6	+5	+2.1	+1.3
September.....	188,364,274	119,841,541		44,819,189		4,567,563	5,150,981	13,985,000	+1	+4	+2	+2	+4.1	-4.4
October.....	189,755,153	120,746,862		44,675,023		4,640,500	5,274,768	14,418,000	+7	+8	-3	+1.6	+2.4	+3.1
November.....	189,739,721	120,440,700		44,575,407		4,663,332	5,431,282	14,629,000	( <sup>4</sup> )	-3	-2	+5	+3.0	+1.5
December.....	190,818,675	120,299,184		44,864,190		4,671,872	5,779,429	15,204,000	+6	-1	+6	+2	+6.4	+3.9
1952														
January.....	192,061,883	120,070,999		45,118,621		4,808,443	5,934,820	16,129,000	+7	-2	+6	+2.9	+2.7	+6.1
February.....	192,332,254	120,215,489		45,275,761		4,840,382	6,097,622	15,903,000	+1	+1	+3	+7	+2.7	-1.4
March.....	192,614,690	120,240,482		45,469,064		4,836,239	6,222,905	15,846,000	+1	( <sup>4</sup> )	+4	-1	+2.1	-4
April.....	192,163,377	120,105,260		45,711,782		4,851,436	6,363,899	15,131,000	-2	-1	+5	+3	+2.3	-4.5

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. All data subject to revision.<sup>2</sup> Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in

determining the amount of assistance.

<sup>3</sup> Program initiated in October 1950 under Public Law 734.<sup>4</sup> Increase of less than 0.05 percent.<sup>5</sup> Decrease of less than 0.05 percent.



Table 8.—Amount of vendor payments for medical care for recipients of public assistance, by program and State, February 1952<sup>1</sup>

State <sup>2</sup>	Old-age assistance	Aid to dependent children	Aid to the blind	Aid to the permanently and totally disabled	General assistance <sup>3</sup>
Alaska				(9)	\$6,545
Calif.				(9)	53,393
Conn.	\$164,970	\$73,695	\$3,060	(9)	(9)
Del.		601			
D. C.	177	112	211	\$38	
Ill.	662,591	42,949	21,861	31,109	392,499
Ind.	230,569	35,248	7,639	(9)	127,026
Iowa				(9)	146,675
Kans.	126,842	28,625	3,094	18,164	50,842
La.		1,226	32	593	318
Maine				(9)	37,065
Mass.	346,080	35,075		117,040	130,740
Mich.	2,636		100		110,554
Minn.	720,649	46,621	4,918	(9)	(9)
Mont.					121,823
Nebr.	183,792	8,503	591	(9)	(9)
Nev.	8,617			(9)	4,500
N. H.	61,914	16,767	2,237	(9)	(9)
N. J.		10,849			87,093
N. Y.	1,157,991	387,709	50,562	363,405	(9)
N. C.	10,102	6,223		1,673	91,738
N. Dak.	27,734	776	25	2,505	14,217
Ohio	231,706	8,382	5,897		471,938
Oreg.					122,748
R. I.					59,621
S. C.					8,257
S. Dak.					66,562
Utah	250	137	17	111	18
V. I.	82	6	15	6	38
Va.					4,980
Wis.	340,186	80,680	7,945	6,840	120,139

Table 9.—Average payments including vendor payments for medical care and average amount of vendor payments per assistance case, by program and State, February 1952<sup>1</sup>

State <sup>2</sup>	Old-age assistance		Aid to dependent children (per family)		Aid to the blind		Aid to the permanently and totally disabled	
	All assist-ance	Vendor pay-ments for medi-cal care	All assist-ance	Vendor pay-ments for medi-cal care	All assist-ance	Vendor pay-ments for medi-cal care	All assist-ance	Vendor pay-ments for medi-cal care
Conn.	\$70.00	\$9.00	\$122.01	\$15.00	\$76.88	\$10.00	(9)	(9)
Del.			81.54	.63				
D. C.	48.48	.06	98.05	.05	82.30	.80	\$54.13	\$0.03
Ill.	47.85	5.76	113.24	1.87	54.74	5.30	53.01	11.72
Ind.	40.25	5.12	70.40	4.10	42.78	4.37	(9)	(9)
Kans.	53.74	3.37	98.42	6.58	60.59	4.97	57.57	6.87
La.			60.30	.06	45.23	.02	39.28	.04
Mass.	72.49	3.44	119.24	2.06			81.44	27.36
Mich.	48.46	.03			53.70	.05		
Minn.	57.70	12.94	105.04	5.95	66.65	4.21	(9)	(9)
Nebr.	52.64	6.93	92.00	2.97	62.51	.51	(9)	(9)
Nev.	55.06	.95					(9)	(9)
N. H.	52.00	8.00	115.10	11.30	55.97	7.00	(9)	(9)
N. J.			101.64	2.08				
N. Y.	64.07	9.75	119.41	7.23	73.45	11.83	71.27	12.06
N. C.	23.95	.20	47.21	.37			27.63	.35
N. Dak.	54.31	3.07	95.80	.47	53.94	.23	64.57	4.03
Ohio	51.02	1.88	73.10	.69	50.62	1.58		
Utah	55.51	.02	109.44	.06	59.80	.08	57.24	.07
V. I.	11.15	.12	15.95	.03	(9)	(9)	(9)	(9)
Wis.	55.01	6.59	123.20	9.57	60.40	5.91	72.05	7.54

<sup>1</sup> For February data excluding vendor payments for medical care, see the *Bulletin*, May 1952.

<sup>2</sup> Excludes States that made no vendor payments for medical care for February or did not report such payments. For the special types of public assistance, figures in italics represent payments made without Federal participation.

<sup>3</sup> In all States except California, Illinois, Louisiana, Massachusetts, Nevada, New Jersey, Utah, and the Virgin Islands includes payments made on behalf of recipients of the special types of public assistance.

<sup>4</sup> No program for aid to the permanently and totally disabled.

<sup>5</sup> Data not available.

<sup>6</sup> Includes premiums paid into pooled fund as well as payments for services provided in earlier months.

<sup>1</sup> For February data excluding vendor payments for medical care, see the *Bulletin*, May 1952. All averages based on cases receiving money payments, vendor payments for medical care, or both. Averages for general assistance not computed here because of difference among States in policy or practice regarding use of general assistance funds to pay medical bills for recipients of the special types of public assistance. Figures in italics represent payments made without Federal participation.

<sup>2</sup> Excludes States that made no vendor payments for medical care for February or did not report such payments.

<sup>3</sup> No program for aid to the permanently and totally disabled.

<sup>4</sup> Average payment computed on base excluding payments for services provided before the pooled fund was established.

<sup>5</sup> Average payment not computed on base of less than 50 recipients.

**Table 10.—Old-age assistance: Recipients and payments to recipients, by State, April 1952<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	March 1952 in—		April 1951 in—	
				Number	Amount	Number	Amount
<b>Total<sup>2</sup></b>	2,671,699	\$120,105,260	\$44.95	-0.3	-0.1	-3.2	+1.6
Ala.	74,161	1,587,679	21.41	-1.4	-1.0	-8.5	-5.2
Alaska	1,661	94,365	56.81	-3	-3	+2.0	+3.1
Ariz.	13,939	688,668	49.41	-1	+2	+1	-2.7
Ark.	58,469	1,325,491	22.67	-3	+2.5	-13.8	-10.2
Calif.	273,211	18,124,805	66.34	-1	-2	( <sup>3</sup> )	-1.3
Colo. <sup>4</sup>	51,905	3,667,005	70.65	-3	-4	( <sup>3</sup> )	+5.9
Conn.	17,765	1,102,665	62.07	-1.7	-1.2	-10.7	-8.2
Del.	1,697	57,230	33.72	+2.8	+4.2	+8.4	+27.2
D. C.	2,764	134,484	48.66	-8	-4	-2.2	-3
Fla.	67,461	2,590,861	38.41	-3	-1	-2.8	-3.8
Ga.	95,191	2,969,243	31.19	( <sup>3</sup> )	+1	-6.7	+21.1
Hawaii	2,220	74,185	33.42	-8	-8	-3.4	-2.9
Idaho	9,313	472,204	50.70	-5	-2	-17.9	-10.4
Ill.	110,750	4,568,460	41.25	-1.1	-1.4	-5.2	-11.3
Ind.	43,535	1,567,487	36.01	-9	-5	-12.6	-10.9
Iowa	48,121	2,471,098	51.35	-4	-2	-1.7	+1.7
Kans.	37,229	1,964,223	52.76	-4	-3	-3.8	-3.7
Ky.	63,060	1,864,041	29.56	-1.0	-1.1	-6.3	+34.4
La.	120,470	6,004,094	49.84	+2	+4	+2.0	+9.2
Maine	14,226	612,805	43.08	-5	-5	-6.2	-5.6
Md.	11,325	465,436	41.10	-3	+3	-2.5	+6.1
Mass.	99,005	6,965,089	70.35	-4	+9	-2.8	+9.5
Mich.	91,920	4,456,062	48.48	-7	-6	-4.9	-8
Minn.	54,685	2,494,045	45.61	-2	-2	-7	+6.7
Miss.	57,603	1,210,671	21.02	+1	+2	-3.6	+10.3
Mo.	131,653	5,733,215	43.55	-2	( <sup>3</sup> )	-2	+6
Mont.	11,211	576,363	51.41	-5	-3	-5.3	-9.4
Nebr.	21,237	903,174	42.53	-2.3	-5.1	-7.3	-9.2
Nev.	2,714	147,454	54.33	-5	-6	-1.1	-2.1
N. H.	6,923	301,717	43.58	+5	-5	-5.1	-10.6
N. J.	22,046	1,190,862	54.02	-6	( <sup>3</sup> )	-5.8	+4.7
N. Mex.	10,712	451,832	42.18	-1	( <sup>3</sup> )	+1.5	+11.5
N. Y.	114,442	6,416,342	56.07	-4	-2	-1.1	+1.8
N. C.	51,480	1,246,680	24.22	-3	+7	-16.1	-8.6
N. Dak.	8,921	452,419	50.71	-2	-2.4	-1.6	( <sup>3</sup> )
Ohio	116,015	5,694,012	49.06	-5	-5	-4.0	+5.8
Okla.	95,900	4,674,075	48.74	-4	-2	-3.0	+4.8
Oreg.	22,604	1,302,921	57.64	-7	-1	-3.1	+3.2
Pa.	73,470	2,876,382	39.15	-1.1	-7	-9.6	-7.9
P. R.	32,415	244,015	7.53	+8.7	+7.1	+86.6	+85.4
R. I.	9,435	452,921	48.00	-1.0	-3	-4.0	+2.2
S. C.	42,517	1,159,131	27.26	( <sup>3</sup> )	-1	+4	+9.6
S. Dak.	11,906	499,406	41.95	-2	+1	-2.4	+1.3
Tenn.	59,823	1,953,303	32.65	-6	+5.0	-9.1	+3
Tex.	219,038	7,323,583	33.44	-2	-2	-1.6	+7
Utah	9,747	539,579	55.36	-3	-6	-1.2	+11.3
Vt.	7,010	278,482	39.73	-1	+2	+2.5	+12.2
V. I.	681	7,438	10.92	-1	-1.1	+10.6	+11.8
Va.	18,775	432,566	23.04	-1.0	-5	-4.3	+6
Wash.	67,503	4,217,908	62.48	-4	+1.1	-5.0	-5.7
W. Va.	26,092	748,507	28.69	+1	-3	-4	+8.4
Wis.	51,505	2,512,390	48.78	-2	+2	-1.1	+12.8
Wyo.	4,238	236,197	55.73	-4	-4	-3.1	-4.0

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. All data subject to revision.

<sup>2</sup> Includes 3,989 recipients under 65 years of age in Colorado and payments to these recipients. Such payments are made without Federal participation.

<sup>3</sup> Increase of less than 0.05 percent.

<sup>4</sup> Decrease of less than 0.05 percent.

**Table 11.—Aid to the blind: Recipients and payments to recipients, by State, April 1952<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	March 1952 in—		April 1951 in—	
				Number	Amount	Number	Amount
<b>Total<sup>2</sup></b>	97,353	\$4,851,436	\$49.83	+0.1	+0.3	+0.4	+7.9
<b>Total, 51 States<sup>3</sup></b>	97,298	4,848,430	49.83	+1	+3	+3.3	+10.6
Ala.	1,514	36,608	24.18	-3	+3	-2.4	+6.8
Alaska	18	968	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )
Ariz.	718	38,792	54.03	-1.1	-1.0	-15.8	-20.2
Ark.	1,886	52,609	27.89	+1	+2.1	-6.6	-6
Calif. <sup>5</sup>	11,541	940,202	81.47	( <sup>4</sup> )	( <sup>4</sup> )	+4.4	+3.7
Colo.	353	22,414	63.50	+2.3	+2.9	-3.0	+5.2
Conn.	310	20,944	67.56	+1.6	+1.4	+6	+4.6
Del.	222	10,208	45.98	-4	-3	+8.8	+13.4
D. C.	265	13,757	51.91	+1.9	+3.5	+1.9	+3.5
Fla.	3,172	129,770	40.91	-8	-6	-4.5	-8.3
Ga.	2,953	106,554	36.08	+9	+9	+3.8	+29.8
Hawaii	109	4,365	40.05	-2.7	-2.3	-6.0	+6
Idaho	196	10,768	54.94	0	-2	-5.8	-3.1
Ill.	4,000	194,944	48.74	-7	-4	-4.7	-3.1
Ind.	1,719	67,104	39.04	-3	+2	-5.3	-4.2
Iowa	1,288	76,872	59.68	-3	-2	+2.1	+5.1
Kans.	607	33,948	55.93	-7	+1	-8.3	+4
Ky.	2,533	79,160	31.25	( <sup>3</sup> )	-3	+2.3	+43.8
La.	1,918	87,468	45.60	+1.3	+2.3	+2.5	+6.6
Maine	594	27,224	45.83	-2	+1	-9.5	-8.9
Md.	474	21,752	45.89	+6	+8	-2.5	+6.9
Mass.	1,650	132,247	80.15	+8	+2.9	+6.1	+22.1
Mich.	1,860	99,902	53.71	-8	-8	-2	+3.5
Minn.	1,166	70,799	60.72	-1	-1.3	+8	+6.6
Miss.	2,814	72,672	25.83	+1	+3	+1.5	+11.9
Mo. <sup>6</sup>	3,145	157,250	50.00	+2.0	+2.0	+13.2	+41.5
Mont.	520	29,486	56.70	-4	-4	-1.9	-6.9
Nebr.	750	46,984	62.65	-1.4	-2.7	+1.9	+8.2
Nev.	37	2,038	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )
N. H.	298	14,607	49.02	-1.3	-8	-7.2	-9.1
N. J.	806	49,332	61.21	-5	+1.5	+4.1	+17.5
N. Mex.	473	18,382	38.86	+6	( <sup>3</sup> )	-9.4	-3.9
N. Y.	4,095	294,508	64.59	-2	-1	+2.1	+5.7
N. C.	4,417	152,139	34.44	-5	-4	+6	+7
N. Dak.	110	5,981	54.37	0	-1.3	+9	+3
Ohio	3,751	184,644	49.23	+2	+3	-3.3	+4.7
Okla.	2,550	131,360	51.51	-8	-4	-4.0	-3.6
Oreg.	383	25,707	67.12	-5	-2	-4.0	-3.1
Pa. <sup>7</sup>	15,432	765,943	49.63	+3	+3	+9	+26.3
P. R.	656	4,831	7.36	+5.6	+6.5	+27.6	+21.5
R. I.	187	11,411	61.02	+1.6	+2.5	+2.2	+12.8
S. C.	1,599	45,302	28.33	-1	+8	+1.3	+5.3
S. Dak.	205	8,123	39.62	-1.4	-8	-6.0	-2.7
Tenn.	2,776	109,293	39.37	-1	+3.8	+1.9	+6.4
Tex.	6,013	225,238	37.46	+1	( <sup>3</sup> )	-1.1	-1
Utah	225	13,542	60.19	+9	+8	+7.7	+22.3
Vt.	180	7,817	43.43	0	+2	0	+8.9
V. I.	45	479	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )
Va.	1,465	45,308	30.93	-3	-4	-3.4	-3
Wash. <sup>8</sup>	830	64,506	77.72	-4	+1.7	-2.4	-2.2
W. Va.	1,092	36,888	33.78	+1.0	+6	+2.1	+10.5
Wis.	1,335	73,074	54.74	-1	+6	-3.9	+8.0
Wyo.	98	5,212	53.18	( <sup>3</sup> )	( <sup>3</sup> )	-4.9	-5.5

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. Figures in italics represent programs administered without Federal participation. All data subject to revision.

<sup>2</sup> Data include recipients of payments made without Federal participation and payments to these recipients in California (548 recipients, \$45,816 in payments), in Washington (13 recipients, \$661 in payments), in Missouri (977 recipients, \$49,741 in payments), and in Pennsylvania (6,168 recipients, \$303,653 in payments). State plans for aid to the blind in Missouri and Pennsylvania were approved under the Social Security Act Amendments of 1950.

<sup>3</sup> States with plans approved by the Social Security Administration. In computing percentages, data for Missouri for April 1951 were excluded because the State did not have an approved plan in that month. See also footnote 2.

<sup>4</sup> Average payment not computed on base of less than 50 recipients; percentage change, on less than 100 recipients.

<sup>5</sup> Decrease of less than 0.05 percent.

<sup>6</sup> Excludes cost of medical care, for which payments are made to recipients quarterly.

<sup>7</sup> Increase of less than 0.05 percent.



Table 12.—Aid to dependent children: Recipients and payments to recipients, by State, April 1952<sup>1</sup>

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of families	Number of recipients		Payments to recipients			Percentage change from—			
		Total <sup>2</sup>	Children	Total amount	Average per—		March 1952 in—		April 1951 in—	
					Family	Recipient	Number of families	Amount	Number of families	Amount
Total.....	598,401	2,068,811	1,546,313	\$45,711,782	\$76.30	\$22.10	+0.3	+0.5	-7.3	-3.8
Total, 52 States <sup>3</sup> .....	598,373	2,068,711	1,546,241	45,710,709	76.30	22.10	+3	+5	-7.3	-3.8
Alabama.....	18,332	65,641	51,238	645,486	35.21	9.83	( <sup>4</sup> )	+4	-3.0	+2
Alaska.....	751	2,406	1,766	55,705	74.17	23.15	+1.9	+3.7	+9.3	+19.8
Arizona.....	3,540	13,139	9,802	250,687	73.36	19.76	+5	+1.0	-13.9	-16.5
Arkansas.....	13,260	48,862	37,353	540,374	40.75	11.06	-3	+2.6	-16.6	-6.2
California.....	55,703	174,966	131,649	6,590,354	118.31	37.66	+5	+2.8	-2.5	+4.0
Colorado.....	5,157	18,940	14,325	507,043	98.32	26.77	-1.0	-6	-8.3	-2.0
Connecticut.....	4,704	15,455	11,257	499,570	106.20	32.32	-1.6	-2.9	-15.7	-17.1
Delaware.....	730	2,814	2,158	50,658	81.72	21.20	+1.7	+2.4	+3.7	+17.0
District of Columbia.....	2,007	8,208	6,386	197,176	98.24	24.02	-2	( <sup>5</sup> )	-7.1	-6.4
Florida.....	17,526	50,948	42,431	800,088	45.65	14.05	-1	+5	-39.6	-44.8
Georgia.....	21,953	73,332	50,187	1,004,633	49.86	14.93	+1.1	+1.0	+16.8	+23.8
Hawaii.....	3,235	12,012	9,372	272,648	84.28	22.70	-5	+3	-9.2	-12.5
Idaho.....	2,191	7,616	5,616	244,374	111.54	32.09	-1	-7	-12.5	-6.4
Illinois.....	22,935	81,989	60,857	2,545,037	110.97	31.04	( <sup>6</sup> )	+8	-2.3	+10.4
Indiana.....	8,472	28,374	20,993	571,567	67.47	20.14	-5	-2	-26.5	-18.0
Iowa.....	5,421	19,039	14,162	545,131	100.56	28.63	+9	+1.0	+2.6	+5.7
Kansas.....	4,287	15,227	11,534	397,774	92.79	26.12	-9	-2	-15.2	-4.1
Kentucky.....	20,233	71,607	52,854	846,373	41.83	11.82	-8	-7	-15.4	-5.3
Louisiana.....	22,403	81,929	60,983	1,393,950	62.22	17.01	+1.1	-2	-10.5	+12.6
Maine.....	4,526	15,703	11,376	330,650	73.06	21.06	+1.0	+9	-9	-2.7
Maryland.....	5,040	19,447	14,887	441,938	87.60	22.73	-1.1	-1	-20.2	-12.8
Massachusetts.....	13,185	43,434	31,968	1,533,205	116.28	35.30	( <sup>7</sup> )	+4	-1.9	+3.7
Michigan.....	25,360	82,173	58,498	2,475,535	97.62	30.13	+1.1	+1.4	-8	+6.5
Minnesota.....	7,846	26,610	20,283	783,432	90.85	29.44	+1	+3	-1.7	+8.1
Mississippi.....	10,551	39,856	30,629	277,179	26.27	6.95	+1.4	+1.5	-1.6	+38.1
Missouri.....	22,083	74,914	55,164	1,154,409	52.28	15.41	-1.2	-1.0	-9.3	-8.8
Montana.....	2,408	8,438	6,270	209,891	87.16	24.87	+7	+1.2	-2.8	-1.9
Nebraska.....	2,798	9,469	6,960	252,511	90.25	26.67	-1.2	-4	-19.9	-11.4
Nevada.....	28	100	78	1,073	( <sup>8</sup> )	( <sup>9</sup> )	( <sup>10</sup> )	( <sup>11</sup> )	( <sup>12</sup> )	( <sup>13</sup> )
New Hampshire.....	1,419	4,913	3,592	147,218	103.75	29.96	-1.0	-1.6	-13.8	-14.7
New Jersey.....	5,183	17,297	13,097	523,751	101.05	30.28	+1	-1	-1.0	+7.0
New Mexico.....	5,407	18,651	14,347	335,184	61.99	17.97	+9	+1.4	-2.6	+3
New York.....	52,813	178,889	127,815	5,972,942	113.10	33.39	-6	-4	-3.6	( <sup>14</sup> )
North Carolina.....	17,274	62,360	48,064	823,023	47.65	13.20	+8	+1.5	+5.2	+11.1
North Dakota.....	1,651	5,826	4,408	159,772	96.77	27.42	-1.3	-1.3	-11.9	-17.9
Ohio.....	13,423	49,568	37,362	970,626	72.31	19.58	-6	-1.2	-9.7	-15.4
Oklahoma.....	20,129	67,666	51,010	1,422,529	70.67	21.02	-3	-3	-8.1	-7.6
Oregon.....	3,469	11,710	8,796	366,550	105.66	31.30	+3	+7	-18.6	-18.5
Pennsylvania.....	31,719	116,359	87,123	2,819,772	88.90	24.23	-2.0	-1.0	-25.3	-24.1
Puerto Rico.....	22,630	67,730	205,797	205,797	9.09	3.04	+10.5	+10.3	+96.9	+105.3
Rhode Island.....	3,367	11,283	8,141	324,259	96.31	28.74	+1	+2	-4	+8.9
South Carolina.....	6,636	24,726	19,197	314,791	47.44	12.73	+6	+3	-7	+20.6
South Dakota.....	2,621	8,495	6,360	186,884	71.30	22.00	+1	+1	+5	+3.9
Tennessee.....	20,487	73,977	55,507	999,590	48.79	13.51	-7	+7	-13.8	-11.8
Texas.....	16,285	63,378	47,355	817,108	50.18	12.89	+1	+1.3	-16.7	-3.8
Utah.....	2,923	10,136	7,510	318,153	108.84	31.39	-1.0	-1.5	-8.9	-6.7
Vermont.....	1,026	3,594	2,779	55,401	54.00	18.41	0	+5	-6	( <sup>15</sup> )
Virgin Islands.....	230	735	653	3,716	16.16	5.06	-2.5	+2	+48.4	+59.6
Virginia.....	7,792	29,105	22,135	409,183	52.51	14.06	+1	+5	-8.6	-5.6
Washington.....	9,199	30,581	22,228	965,309	104.94	31.57	-4	+1.9	-19.0	-34.3
West Virginia.....	16,950	62,182	48,089	1,017,578	60.03	16.36	+5	+2	-5.0	-2.1
Wisconsin.....	8,554	29,006	21,377	970,275	113.43	33.45	+3	-7	-5.4	+2.7
Wyoming.....	549	1,976	1,483	55,902	101.83	28.29	-1.3	-1.0	-14.5	-13.4

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. Figures in italics represent program administered without Federal participation. All data subject to revision.<sup>2</sup> Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.<sup>3</sup> States with plans approved by the Social Security Administration.<sup>4</sup> Decrease of less than 0.05 percent.<sup>5</sup> Excludes cost of medical care, for which payments are made to recipients quarterly.<sup>6</sup> Increase of less than 0.05 percent.<sup>7</sup> Average payment not computed on base of less than 50 families; percentage change, on less than 100 families.<sup>8</sup> In addition to these payments from aid to dependent children funds, supplemental payments of \$95,084 from general assistance funds were made to 3,065 families.

**Table 13.—Aid to the permanently and totally disabled: Recipients and payments to recipients, by State, April 1952<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from March 1952 in—	
		Total amount	Average	Number	Amount
<b>Total<sup>2</sup></b>	138,017	\$6,363,899	\$46.11	+2.3	+2.3
Alabama	8,515	192,083	22.56	— .2	+ .6
Arkansas	87	2,376	27.31		
Colorado	3,689	189,421	51.35	+ .3	+ .3
Delaware	132	6,065	45.95	0	+3.3
Dist. of Col.	1,248	68,364	54.78	— .7	— .3
Hawaii	1,144	52,598	45.98	— .4	— .8
Idaho	804	42,356	52.68	+1.3	+1.0
Illinois	2,758	114,239	41.42	+5.3	+5.2
Kansas	2,664	137,408	51.58	0	+ .8
Louisiana	14,798	589,822	39.86	+ .7	( <sup>3</sup> )
Maryland	2,676	125,708	46.98	+ .5	+ .9
Massachusetts	4,547	259,508	59.27	+9.6	+12.0
Michigan	982	56,954	58.00	—1.3	—2.3
Mississippi	841	16,035	19.07	+2.8	— .9
Missouri	11,196	518,406	46.30	+1.6	+1.8
Montana	1,100	61,494	55.90	+ .1	+ .4
New Hampshire	6	197	( <sup>4</sup> )		
New Jersey	1,420	86,575	60.97	+6.5	+8.7
New Mexico	2,127	86,134	40.50	+3.1	+3.3
New York	29,614	1,827,716	61.72	+ .5	+ .9
North Carolina	4,686	129,510	27.64	+3.6	+4.3
North Dakota	633	36,676	57.94	+1.0	—2.8
Ohio	4,911	219,007	44.60	+3.9	+3.9
Oklahoma	2,400	71,921	29.97	+6.1	+8.0
Oregon	1,823	126,976	69.65	+1.7	+4.0
Pennsylvania	9,675	433,379	44.79	+1.0	+1.9
Puerto Rico	4,687	41,748	8.91	+15.9	+14.6
Rhode Island	241	15,392	63.87	+12.6	+12.7
South Carolina	4,282	136,100	31.78	+4.3	+4.3
South Dakota	194	8,949	41.49	+9.6	+10.4
Utah	1,551	89,311	57.58	— .6	+ .2
Vermont	197	8,261	41.93	+2.6	+2.8
Virgin Islands	21	253	( <sup>5</sup> )	( <sup>6</sup> )	( <sup>7</sup> )
Virginia	3,046	101,702	33.39	+2.8	+2.7
Washington	5,382	335,740	62.38	0	+2.7
West Virginia	2,539	82,040	32.31	+11.3	+10.7
Wisconsin	933	59,372	63.64	+3.1	+2.6
Wyoming	468	25,003	53.43	—1.3	— .5

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. Figures in italics represent program under State plan not yet approved by the Social Security Administration. All data subject to revision.

<sup>2</sup> Represents States reporting plans in operation.

<sup>3</sup> Decrease of less than 0.05 percent.

<sup>4</sup> Average payment not computed on base of less than 50 recipients; percentage change, on less than 100 recipients.

**Table 14.—General assistance: Cases and payments to cases, by State, April 1952<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of cases	Payments to cases		Percentage change from—			
		Total amount	Average	March 1952 in—		April 1951 in—	
				Number	Amount	Number	Amount
<b>Total<sup>2</sup></b>	320,000	\$15,131,000	\$47.31	—4.5	—4.5	—16.7	—14.6
Ala.	156	3,742	23.99	+2.0	+1.4	( <sup>3</sup> )	( <sup>3</sup> )
Alaska	74	3,366	45.49	( <sup>3</sup> )	( <sup>3</sup> )	—39.3	—33.2
Ariz.	1,217	51,268	42.13	—1.9	+1.3	+2.0	+12.0
Ark.	2,323	30,344	13.06	—5.0	—5.6	—8.0	—7.2
Calif.	31,101	1,437,631	46.22	—4.7	—3.9	—9.5	—3.7
Colo.	2,115	90,015	42.60	—6.2	—5.2	—43.8	—42.2
Conn.	3,973	216,854	54.58	—1.9	—2.1	—2.1	+1.6
Del.	864	34,510	39.94	—6.4	—5.4	—16.4	—4.3
D. C.	727	40,491	55.70	+6.0	+6.8	—27.5	—26.9
Fla.	5,000	78,200					
Ga.	3,534	59,612	16.87	—1.0	—3.3	+5.7	+7.5
Hawaii	1,789	95,683	53.48	—2.3	—4.4	—48.5	—45.6
Idaho	162	5,991	36.98	—1.8	—2.7	—41.5	—37.1
Ill.	27,242	1,601,702	58.80	—3.8	—2.7	—18.4	—4.2
Ind.	9,348	290,012	31.02	—7.1	—6.5	—9.4	—2.6
Iowa	3,776	117,159	31.03	—7.3	—12.3	— .5	+2.4
Kans.	2,096	98,261	46.88	—3.9	—5.9	—19.8	—9.7
Ky.	2,890	76,920	26.62	—9.8	—4.2	—9.6	+1.4
La.	6,539	246,316	37.67	+2.1	—2.4	+13.8	+44.3
Maine	3,845	168,389	43.79	—3.5	—3.2	—5.3	— .8
Md.	2,997	142,119	47.42	+ .2	+1.1	—34.3	—31.4
Mass.	15,979	827,209	51.77	—3.3	—8.4	—23.5	—22.0
Mich.	23,705	1,100,259	46.41	—3.6	—4.0	+9.8	+22.4
Minn.	6,711	339,691	50.62	—3.1	—4.7	—3.9	+2.3
Miss.	923	11,470	12.43	+2.0	+3.6	+11.6	+23.3
Mo.	9,502	294,942	31.04	—1.7	— .3	—20.5	—19.6
Mont.	704	20,744	29.47	—17.5	—26.3	—19.8	—27.9
Nebr.	1,372	50,441	36.76	—3.4	—11.2	—11.7	—9.7
Nev.	300	8,720	29.07	+5.3	—11.9	—23.1	—36.4
N. H.	1,411	58,002	41.11	—8.4	—8.0	—2.1	— .1
N. J.	6,843	437,692	63.96	—7.6	—7.6	—23.4	—13.7
N. Mex.	319	7,313	22.92	—4.5	—2.8	—66.3	—65.6
N. Y.	46,846	3,449,960	73.64	—5.5	—4.8	—22.5	—24.0
N. C.	2,335	48,174	20.63	—6.3	—3.3	—28.9	—14.5
N. Dak.	522	20,493	39.26	—18.9	—24.3	—35.1	—31.6
Ohio	20,133	815,286	40.50	—1.9	—2.7	—12.3	—13.8
Okla.	6,100	89,571	( <sup>11</sup> )	( <sup>11</sup> )	( <sup>11</sup> )	( <sup>11</sup> )	( <sup>11</sup> )
Oreg.	4,979	294,679	59.18	—14.9	—12.7	—2.3	— .6
Pa.	19,961	1,012,941	50.75	—3.2	—2.8	—31.7	—31.2
P. R.	2,227	15,515	6.97	—12.1	—9.5	—61.9	—62.7
R. I.	4,375	276,367	63.17	—2.9	—4.9	—4.2	+9.2
S. C.	2,186	37,344	17.08	—1.3	+ .5	—31.7	—34.3
S. Dak.	943	26,784	28.40	—8.4	—13.4	—14.5	—10.4
Tenn.	2,520	32,666	12.96	—13.0	—6.7	+9.2	+9.8
Tex.	6,600	140,000					
Utah	1,343	77,727	57.88	—4.9	—5.6	+4.1	+15.5
Vt.	1,150	49,000					
V. I.	237	2,349	9.91	—2.1	—2.3	+23.4	+21.1
Va.	2,362	65,330	27.66	— .1	+1.4	—32.5	—28.9
Wash.	7,889	413,164	52.37	—12.7	—12.4	—34.9	—40.1
W. Va.	3,630	94,335	25.99	—4.9	—5.3	—33.2	—22.4
Wis.	5,794	322,883	55.73	—5.7	—3.6	—3.3	+9.3
Wyo.	162	7,373	45.51	—23.6	—27.1	—22.9	—4.9

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. All data subject to revision.

<sup>2</sup> Partly estimated; does not represent sum of State figures because total excludes for Indiana and New Jersey payments made for, and an estimated number of cases receiving, medical care, hospitalization, and burial only.

<sup>3</sup> Percentage change not computed on base of less than 100 cases.

<sup>4</sup> State program only; excludes program administered by local officials.

<sup>5</sup> About 10 percent of this total is estimated.

<sup>6</sup> Partly estimated.

<sup>7</sup> Excludes assistance in kind and cases receiving assistance in kind only and, for a few counties, cash payments and cases receiving cash payments. Amount of payments shown represents about 60 percent of total.

<sup>8</sup> Includes unknown number of cases receiving medical care, hospitalization, and burial only, and total payments for these services.

<sup>9</sup> Includes cases receiving medical care only.

<sup>10</sup> Includes 5,613 cases and payments of \$162,655 representing supplementation of other assistance programs.

<sup>11</sup> Excludes estimated duplication between programs; 1,927 cases were aided by county commissioners and 4,691 cases under program administered by Oklahoma Emergency Relief Board. Average per case and percentage changes not computed.

<sup>12</sup> Estimated.

<sup>13</sup> Estimated on basis of reports from a sample of cities and towns.



# *Social Security in Review*

## **Social Security Act Amendments of 1952**

**L**IBERALIZATIONS in the old-age and survivors insurance and public assistance programs were provided by Congress in the Social Security Act Amendments of 1952. The new law (Public Law 590) was passed on July 5 by both the House of Representatives and the Senate and was signed by President Truman on July 18. A detailed explanation of the new legislation will be carried in the September BULLETIN; a few of the major provisions are noted here.

Retired persons already on the old-age and survivors insurance rolls will receive increases in their benefit payments of \$5 or 12½ percent, whichever is larger; other beneficiaries on the rolls will receive proportionate increases, subject to certain provisions limiting benefits payable to a single family. The benefit formula for persons coming on the rolls in the future is also liberalized. Beneficiaries, under the 1952 amendments, may earn up to \$75 a month in covered employment and continue to receive benefits. The earlier provision giving wage credits of \$160 a month to World War II servicemen is extended for members of the Armed Forces serving since the close of World War II through 1953.

A change in the grant formula for the public assistance programs makes additional funds available to the States to care for needy persons. This provision is effective October 1952 and is scheduled to terminate September 1954.

The Social Security Act was also

amended by Public Law 420, signed by President Truman on June 28, 1952. This legislation extends for another year (to January 1, 1954) the time within which State governments may make agreements that will be retroactive to January 1, 1951, for old-age and survivors insurance coverage of State and local government employees. The 1950 amendments had made coverage available to almost 1.5 million employees of State and local governments not covered by State or local retirement systems.

## **Program Operations**

SEASONAL IMPROVEMENT in opportunities for employment was probably the major cause of a drop from April to May in the total number of public assistance recipients. Very slight decreases occurred in the number of persons getting old-age assistance payments and in the number of families getting aid to dependent children. The reduction in the general assistance rolls was much larger—some 20,000 cases or about 6 percent of the number for April. More persons received aid to the blind and aid to the permanently and totally disabled in May, but the increases for the Nation were small.

The caseload for aid to dependent children decreased in 38 States; those for old-age assistance and general assistance declined in 40 or more States. Among the States, Pennsylvania reported the largest decrease (2.5 percent) for aid to dependent children; decreases of 1.3 percent in Connecticut and Nebraska were the largest for old-age assistance. In contrast, there was a drop of 10 percent or more in the

number of general assistance cases in 10 States—chiefly northern and Mountain States in which changes in employment opportunities affect assistance loads relatively late in the spring.

Payments made to public assistance recipients in May amounted to \$737,000 less than in the previous month. Decreases in totals for aid to dependent children and general assistance lowered the national total despite some increase in the amounts for the other programs. In the District of Columbia the average for each type of aid rose several dollars because lower caseloads made it possible to meet—for the last 2 months of the fiscal year—98 percent of need instead of 90 percent. In Oklahoma, the \$51 average for disabled recipients represented an increase of about \$20—the result of meeting 100 percent of need instead of 60 percent and removing a \$65 maximum on the amount of individual payments. Iowa increased allowances for food, which had not been changed since the beginning of the Korean hostilities. For old-age assistance, the rise in the amount budgeted for food was nearly canceled by a decrease in the allowance for medical services; the increase in the average payment per family receiving aid to dependent children, however, was more than \$5. Policy changes initiated in previous months continued to raise averages in some of the other States, but most of these increases were smaller than those in the States mentioned above.

OLD-AGE AND SURVIVORS insurance monthly benefits amounting to \$161.2

million were being paid at the end of May to almost 4.6 million persons. There were fewer new awards to retired workers and more benefit suspensions because of the beneficiaries' employment in covered work; as a result the number of beneficiaries receiving benefits increased by only 26,000, the smallest increase since the effective date of the 1950 amendments.

The number of monthly benefit awards again declined, continuing the downward trend that has existed since the beginning of the year, and totaled 68,400 for the month. All types of benefit awards except parent's benefits shared in this decline. Old-age benefits awarded to retired workers numbered 28,800—fewer than in any other month since August 1950. This small number is probably due, in part, to voluntary postponement of retirement by many workers who deferred filing for benefits until the third quarter of 1952. In this way they could acquire 6 quarters of coverage after 1950 and have all their wage credits in these 6 quarters counted in figuring their old-age insurance benefit under the new formula provided in the 1950 amendments. This formula, applied to earnings after 1950, will in most cases produce a higher benefit than that obtained if the old formula were applied to earnings after 1936 and the result increased through the conversion table.

Lump-sum death benefits awarded in May amounted to \$5.1 million. These awards, which were based on the wage records of 37,700 deceased workers, were fewer than in any other month since December 1951.

**SUBSTANTIALLY MORE CLAIMS** for benefits were filed with the State unemployment agencies by unemployed workers during each of the first 4 months of 1952 than in the corresponding months in 1951. In May, however, initial claims dropped 14 percent from the April total to 891,700, which was about the same number as in May 1951. Weeks of unemployment claimed (which rep-

(Continued on page 6)

## Selected current statistics

[Corrected to July 11, 1952]

Item	May 1952	April 1952	May 1951	Calendar year	
				1951	1950
<i>Labor Force</i> <sup>1</sup> (in thousands)					
Total civilian.....	62,778	61,744	62,803	62,884	63,090
Employed.....	61,176	60,132	61,193	61,005	59,957
Covered by old-age and survivors insurance <sup>2</sup> .....					35,164
Covered by State unemployment insurance <sup>3</sup> .....	35,600	35,700	34,573	34,838	32,771
Unemployed.....	1,602	1,612	1,609	1,879	3,142
<i>Personal Income</i> <sup>4</sup> (in billions; seasonally adjusted at annual rates)					
Total.....	\$263.4	\$262.5	\$251.4	\$254.1	\$226.3
Employees' income <sup>5</sup> .....	177.4	177.1	169.0	170.1	145.9
Proprietors' and rental income.....	51.5	51.2	49.0	50.6	45.2
Personal interest income and dividends.....	21.5	21.5	20.3	20.4	19.5
Public aid <sup>7</sup> .....	2.3	2.3	2.3	2.3	2.4
Social insurance and related payments <sup>8</sup> .....	7.6	7.7	6.9	5.9	5.4
Veterans' subsistence allowances <sup>9</sup> and bonuses.....	.9	.8	1.3	1.2	2.2
Miscellaneous income payments <sup>10</sup> .....	2.5	2.2	2.6	3.6	5.7
<i>Old-Age and Survivors Insurance</i>					
Monthly benefits:					
Current-payment status: <sup>11</sup>					
Number (in thousands).....	4,575	4,549	3,909		
Amount (in thousands).....	\$161,229	\$160,445	\$141,881	\$1,884,531	\$1,018,149
Average primary benefit.....	\$42.02	\$42.05	\$42.73		
Awards (in thousands):					
Number.....	68	73	127	1,336	963
Amount.....	\$2,187	\$2,310	\$3,931	\$42,282	\$26,234
<i>Unemployment Insurance</i> <sup>1</sup>					
Initial claims (in thousands).....	892	1,037	889	10,836	12,251
Weeks of unemployment claimed (in thousands).....	4,708	5,150	4,370	50,393	78,654
Weeks compensated (in thousands).....	4,041	4,368	3,558	41,599	67,860
Weekly average beneficiaries (in thousands).....	918	993	773	797	1,305
Benefits paid (in millions) <sup>12</sup> .....	\$87	\$94	\$71	\$840	\$1,373
Average weekly payment for total unemployment.....	\$22.40	\$22.37	\$20.63	\$21.08	\$20.76
<i>Public Assistance</i>					
Recipients (in thousands):					
Old-age assistance.....	2,066	2,672	2,755		
Aid to dependent children:					
Families.....	598	598	641		
Children.....	1,547	1,546	1,637		
Aid to the blind.....	98	97	97		
Aid to the permanently and totally disabled.....	142	138	97		
General assistance.....	301	320	355		
Average payments:					
Old-age assistance.....	\$45.15	\$44.95	\$43.17		
Aid to dependent children (per family).....	76.06	76.59	73.40		
Aid to the blind.....	49.80	49.83	46.64		
Aid to the permanently and totally disabled.....	46.29	46.11	45.32		
General assistance.....	46.78	47.31	45.58		

<sup>1</sup> Continental United States only. Estimated by the Bureau of the Census, except as noted. Monthly employment figures represent specific week and annual figures, average week (unemployment insurance data represent pay period instead of week).

<sup>2</sup> Estimated by the Bureau of Old-Age and Survivors Insurance. Data for 1951 and 1952 not available.

<sup>3</sup> Data from the Bureau of Employment Security, Department of Labor.

<sup>4</sup> Data from the Office of Business Economics, Department of Commerce. Continental United States, except for employees' income, which includes pay of Federal civilian and military personnel in all areas.

<sup>5</sup> Beginning January 1952, social insurance contributions from the self-employed excluded from total but not deducted from proprietors' income.

<sup>6</sup> Civilian and military pay in cash and in kind, other labor income (except workmen's compensation), mustering-out pay, terminal-leave pay, and Government contributions to allowances for dependents of enlisted personnel. Excludes employee contributions under social insurance and related programs.

<sup>7</sup> Payments to recipients under the 4 special public assistance programs and general assistance.

<sup>8</sup> Includes old-age and survivors insurance benefits; railroad, Federal, State, and local retirement benefits; veterans' pensions and compensation; workmen's compensation; State and railroad unemployment insurance and temporary disability benefits; and readjustment allowances to veterans under the Servicemen's Readjustment Act.

<sup>9</sup> Under the Servicemen's Readjustment Act.

<sup>10</sup> Includes payments under the Government life insurance, national service life insurance, and military and naval insurance programs, the Government contribution to nonprofit organizations, business transfer payments, and recoveries under the Employer's Liability Act for railroad workers and seamen.

<sup>11</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit; calendar-year figures represent payments certified.

<sup>12</sup> Monthly amounts, gross; annual amounts adjusted for voided benefit checks and benefit refunds.



# Resources of Aged Insurance Beneficiaries: 1951 National Survey

by EDNA C. WENTWORTH\*

*This article is the initial report in a series based on the national survey of resources of old-age and survivors insurance beneficiaries, conducted by the Bureau of Old-Age and Survivors Insurance in late 1951. The survey was the first to be made by the Bureau on a Nation-wide basis; earlier beneficiary surveys were restricted to a few cities. Information was obtained only from old-age and aged-widow beneficiaries.*

ALMOST two-thirds of the old persons who regularly receive old-age and survivors insurance benefits have little or no other independent money retirement income. This conclusion is based on a Nation-wide survey conducted by the Bureau of Old-Age and Survivors Insurance at the end of 1951.

The schedule for the survey was planned to obtain information on the amount and sources of income that the beneficiaries received during the year preceding the interview; their assets and liabilities, including the amount of assets used or debts incurred for living during the year; noncash income and public assistance received; and family composition, living arrangements, and number of persons dependent on the beneficiary. Facts were also obtained as to the size of the city in which the beneficiaries lived; life, accident, and sickness insurance carried; number of weeks in bed at home or in the hospital during the survey year; the reasons for the retirement of the old-age beneficiaries; and their post-entitlement employment and earnings. About 18,000 aged beneficiaries, representing nearly 1 percent of the 2¼ million old-age and aged-widow beneficiaries on the rolls at the end of 1950, were interviewed.

The beneficiaries from whom information was obtained represented entitlements in every year from 1940 through 1950, including some

entitlements based on the 1950 amendments. For the first time, country-wide coverage—in cities, towns, villages, and rural areas—was obtained. The earlier surveys made by the Bureau between 1941 and 1949 covered only a few cities.<sup>1</sup>

<sup>1</sup> For reports on some of the findings of the earlier surveys, see the *Bulletin* for July and September 1943; March 1944; January, April, May, September, and November 1945; January 1946; August and October 1947; February and September 1948; November 1949; April and May 1950; and January, June, October, and November 1951. See also the *Bulletin* for June 1946 for a comparison of aged insurance beneficiaries with aged assistance recipients and the aged in the general population, and the October 1949 issue for a study of public assistance supplementation of income of insurance beneficiaries.

The preliminary findings<sup>2</sup> that are presented here are based on the reports of only the beneficiaries who received benefits for all 12 months of the year. This group represented 90 percent of the beneficiaries included in the study. They are of special interest because they met the retirement test of the Social Security Act throughout the year; that is, they had earned no more than \$50 in any month in covered employment.

Although some beneficiaries of the old-age and survivors insurance program are prosperous, many more have almost no resources of their own beside their benefits. Only a small proportion of the men and women aged 65 and over who were interviewed could have lived on the independent money retirement in-

<sup>2</sup> The tabulations are preliminary because they are subject to some revision, mostly of a minor nature, as a result of further editing of schedules. The final tables will include, in addition, approximately 500 schedules that arrived too late to be represented in the preliminary tabulations.

Table 1.—Percent of beneficiary groups<sup>1</sup> with specified amounts of annual independent money retirement income other than benefits, <sup>2</sup> national beneficiary survey, 1951

Type of beneficiary group	Total number of beneficiary groups <sup>1</sup>	Percent with annual independent money retirement income, other than benefits, of—			
		Nothing or less than \$75 per person	Nothing or less than \$600 per person	\$900 or more per person	\$1,200 or more per person
All groups combined.....	15,553	64	87	7	5
1-person groups:					
Old-age beneficiary:					
Nonmarried men.....	4,248	70	85	10	6
Nonmarried women.....	2,031	69	89	5	3
Aged-widow beneficiary.....	2,433	69	88	8	5
2-person old-age beneficiary groups:					
Married men:					
Wife entitled.....	3,974	56	88	6	4
Wife not entitled.....	2,403	54	85	6	4
Married women <sup>2</sup> .....	464	68	92	3	2

<sup>1</sup> Received benefits all 12 months of the year.

<sup>2</sup> Includes employer and union pensions, veterans' pensions, private annuities, and income from trust

funds, rents, interest, and dividends.

<sup>3</sup> Husband not entitled on wife's record.

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come they had in addition to their insurance benefits (table 1). Retirement income was defined to include employer and union pensions, veterans' pensions, private annuities, and income from trust funds, rents,

**Table 2.—Percent of beneficiary groups<sup>1</sup> receiving employer and union pensions,<sup>2</sup> national beneficiary survey, 1951**

Type of beneficiary group	Percent with employer or union pensions	Percent of beneficiary groups with employer or union pensions having annual pension income of —		
		Less than \$600 per person	\$900 or more per person	
All groups combined.....	17	65	15	
1-person groups:				
Old-age beneficiary:				
Nonmarried men.....	17	45	33	
Nonmarried women.....	12	55	13	
Aged-widow beneficiary.....	2	46	27	
2-person old-age beneficiary groups:				
Married men:				
Wife entitled.....	25	76	7	
Wife not entitled.....	27	73	7	
Married women <sup>3</sup> .....	15	73	7	

<sup>1</sup> Received benefits all 12 months of the year; percents based on numbers given in table 1.

<sup>2</sup> Represents money income received as pensions from private employers, Federal, State, and local government pensions, railroad retirement pay, and union pensions.

<sup>3</sup> Husband not entitled on wife's record.

interest, and dividends. If they had not received the insurance benefits under the Social Security Act, almost two-thirds of the beneficiary groups (that is, single old-age or aged-widow beneficiaries, and couples comprised of the old-age beneficiary and spouse) would have had nothing or less than \$75 per person<sup>3</sup> for the entire year—less than \$75 for a single person and less than \$150 for a couple. Only 1 in every 8 beneficiary groups would have had monthly retirement incomes of \$50 or more per person.

<sup>3</sup> The data are presented on a per capita basis because an over-all figure for all beneficiary groups combined can thus be obtained, although it is recognized that for a given level of living a single person requires more than half the income required by a couple.

**Table 3.—Percent of beneficiary groups<sup>1</sup> with specified amounts of annual independent money retirement income,<sup>2</sup> national beneficiary survey, 1951**

Type of beneficiary group	Percent with annual independent money retirement income of —		
	Less than \$600 per person	\$900 or more per person	\$1,200 or more per person
All groups combined.....	63	18	10
1-person groups:			
Old-age beneficiary:			
Nonmarried men.....	53	22	16
Nonmarried women.....	68	16	9
Aged-widow beneficiary.....	71	16	10
2-person old-age beneficiary groups:			
Married men:			
Wife entitled.....	61	19	8
Wife not entitled.....	68	15	6
Married women <sup>3</sup> .....	75	7	4

<sup>1</sup> Received benefits all 12 months of the year; percents based on numbers given in table 1.

<sup>2</sup> Represents 12 months' old-age and survivors insurance benefits, employer and union pensions, veterans' pensions, private annuities, and income from trust funds, rents, interest, and dividends.

<sup>3</sup> Husband not entitled on wife's record.

Although one-sixth of all old-age and aged-widow beneficiaries received employer or union pensions, this pension income in most instances amounted to less than \$50 a month per person (table 2). Only 6 percent of all beneficiary groups received as much as \$50 a month per person from this source.

Even when old-age and survivors insurance benefits are added to their other independent money retirement income, as many as 6 out of every 10 of the single beneficiaries and couples had less than \$50 a month per person (table 3). There is no intention here to suggest that \$50 a

month or \$600 a year per person is enough income to live on; the figures are presented merely to give some idea of the amount of independent retirement income the beneficiaries had.

Because their retirement incomes were inadequate even though they received benefits each month of the year, beneficiaries often had to find other means of support. When they were able, beneficiaries usually went back to work. Even among the beneficiaries who had no benefit payments suspended during the year, about a fourth of the men and a fifth of the women who were receiving old-age benefits and an eighth of the aged widows had some earnings during the year (table 4).

For most of these persons, work was probably only an occasional source of income. Almost 3 in every 10 old-age or aged-widow beneficiaries who had income from employment earned less than \$150 during the entire year; two-thirds earned less than \$600. The earnings of only 7 percent of all old-age and aged-widow beneficiaries amounted to \$600 or more during the year. As a rule, these employed beneficiaries with the larger earnings worked in jobs not covered by the social security program, or they were aged 75 and over and not subject to benefit suspensions; a few were in covered self-employment and would have later benefit suspensions. Most beneficiaries, however, were disabled or too old to work. At the time of the interview, two thirds of the men and seven-tenths of the women old-age beneficiaries, and

**Table 4.—Percent of old-age and aged-widow beneficiaries<sup>1</sup> with specified amounts of earnings during survey year, national beneficiary survey, 1951**

Type of beneficiary	Total number of beneficiaries	Percent with earnings	Percent with some employment who during survey year had earnings of —			
			Less than \$150	Less than \$600	\$1,200 or more	\$2,400 or more
Male old-age beneficiaries.....	10,625	24	27	65	22	9
Nonmarried.....	4,248	21	32	71	18	7
Married, wife entitled.....	3,974	24	25	62	24	10
Married, wife not entitled.....	2,403	32	24	62	26	11
Female old-age beneficiaries.....	2,495	20	33	78	10	2
Nonmarried.....	2,031	20	33	78	10	1
Married <sup>3</sup> .....	464	18	32	77	10	4
Aged widows.....	2,433	13	25	81	8	2

<sup>1</sup> Received benefits all 12 months of the year.

<sup>2</sup> Husband not entitled on wife's record.



eight-tenths of the aged widows, reported that they were unable to work (table 5).

Beneficiaries often had to find additional means of support. The wives and husbands of some old-age beneficiaries worked. A number of beneficiaries were helped by their children and other relatives. A sixth of the single beneficiaries or couples received public assistance at some time during the year; in any particular month, or course, there was a smaller proportion on the public assistance rolls. Some who did not receive assistance payments were provided medical care by the local public assistance agency. A few had unemployment insurance or special windfalls, such as back pay or prize money.

An indication of the significance of the old-age and survivors insurance benefits to those who receive them

is the fact that the benefits were the only cash income of any consequence for 3 in every 10 single beneficiaries and couples (table 6). Seven in every 10 had nothing or less than \$600 per person for the year in addition to their benefits.

Counting their money income from all sources—including old-age and survivors insurance benefits and other independent permanent income and also their earnings, unemployment insurance payments, money contributions from relatives, public assistance payments, and other money income—almost 2 in every 5 of the beneficiary groups had less than \$600 per person for the year, or less than \$50 a month per person (table 7). Not more than 2 in every 5 had \$900 or more per person for the year.

Figures on money income do not, of course, tell the whole story. Many

Table 5.—Percent of old-age and aged-widow beneficiaries<sup>1</sup> with specified labor-force status at time of interview, national beneficiary survey, 1951

Type of beneficiary	Total number of beneficiaries <sup>2</sup>	Percent reporting they were —			
		Employed at time of interview	Unable to work	Not working but able to work	
				Not wanting work	Wanting work
Male old-age beneficiaries.....	11,059	12	65	8	15
Female old-age beneficiaries.....	2,547	9	71	9	11
Aged widows.....	2,544	6	82	9	3

<sup>1</sup> Received benefits all 12 months of the year.

<sup>2</sup> Includes schedules received too late to be included in preliminary tabulations of data on income and assets.

Table 6.—Percent of beneficiary groups<sup>1</sup> with specified amounts of annual money income other than benefits, national beneficiary survey, 1951

Type of beneficiary group	Total number of beneficiary groups	Percent with annual money income other than OASI benefits of —			
		Nothing or less than \$75 per person	Nothing or less than \$600 per person	\$900 or more per person	\$1,200 or more per person
All groups combined.....	15,553	30	72	15	10
1-person groups:					
Old-age beneficiary:					
Nonmarried men.....	4,248	33	72	17	11
Nonmarried women.....	2,031	33	74	11	7
Aged-widow beneficiary.....	2,433	44	79	12	8
2-person old-age beneficiary groups:					
Married men:					
Wife entitled.....	3,974	27	78	11	7
Wife not entitled.....	2,403	14	61	22	13
Married women <sup>2</sup> .....	464	14	48	38	26

<sup>1</sup> Received benefits all 12 months of the year.

<sup>2</sup> Husband not entitled on wife's record.

Table 7.—Percent of beneficiary groups<sup>1</sup> with specified amounts of annual money income, national beneficiary survey, 1951

Type of beneficiary group	Percent with total annual money income of —		
	Less than \$600 per person	\$900 or more per person	\$1,200 or more per person
All groups combined.....	37	36	20
1-person groups:			
Old-age beneficiary:			
Nonmarried men.....	27	41	25
Nonmarried women.....	39	33	17
Aged-widow beneficiary.....	50	29	15
2-person old-age beneficiary groups:			
Married men:			
Wife entitled.....	39	32	15
Wife not entitled.....	40	37	22
Married women <sup>2</sup> .....	24	50	36

<sup>1</sup> Received benefits all 12 months of the year; per cents based on numbers given in tables 1 and 6.

<sup>2</sup> Husband not entitled on wife's record.

beneficiaries own their homes and have other assets that help to provide security. Some beneficiaries share homes with relatives or friends, and some have various kinds of noncash income. About 46 percent of all single beneficiaries and couples owned their homes (table 8), but some homes were mortgaged. A few beneficiaries had other real estate, a farm, or investments in an owned business. A majority, however, had little or nothing in liquid assets such as cash, bank deposits, and stocks and bonds. About 3 out of 5 had either nothing or less than \$500 per person in liquid assets. Some beneficiaries in the study were among the wealthier members of their communities; 6 percent owned their homes and in addition had \$5,000 or more per person in liquid assets; 250 single beneficiaries or couples had assets of \$50,000 or more; and two had assets of more than \$1 million.

The survey findings make it clear beyond reasonable doubt that for a large majority of beneficiaries the monthly benefit check, even though it may be a small amount, is a critical item of income. These payments make it possible for many beneficiaries to remain economically independent. They enable some beneficiaries to be self-supporting

Table 8.—Percent of beneficiary groups<sup>1</sup> with specified kind and amount of assets at end of survey year, national beneficiary survey, 1951

Type of beneficiary group	Percent with specified kind and amount of assets				
	No assets of any kind	Owned home	No liquid assets or less than \$500 per person	Liquid assets of \$5,000 or more per person	Owned home or other nonliquid assets and liquid assets of \$5,000 or more per person
All groups combined.....	28	46	62	9	6
1-person groups:					
Old-age beneficiary:					
Nonmarried men.....	43	26	68	9	3
Nonmarried women.....	35	27	64	10	4
Aged-widow beneficiary.....	26	43	56	13	8
2-person old-age beneficiary groups:					
Married men:					
Wife entitled.....	17	64	58	8	7
Wife not entitled.....	16	68	65	8	6
Married women <sup>2</sup> .....	19	56	64	3	2

<sup>1</sup> Received benefits all 12 months of the year; percents based on numbers given in tables 1 and 6.

<sup>2</sup> Husband not entitled on wife's record.

in their own homes and others to pay their share of expenses in a joint household with relatives or friends. They slow down the rate at which savings and other assets

must be used up. When the adult children contribute to the support of their parents, the benefits decrease the economic burden that would otherwise have to be assumed by

the children. For other beneficiaries who might have to apply for public assistance, the benefits put off that day or lessen the amount of the assistance payment that is needed.

## PROGRAM OPERATIONS

(Continued from page 2)

resent continuing unemployment) declined to 4.7 million, or about 8 percent above the May 1951 total. The month's reduction in initial claims largely represented a return to more normal levels following administrative increases in April; sea-

sonal factors were important, however, in both types of claims.

In May, for the fourth consecutive month, the average weekly number of beneficiaries and the total amount of benefits declined. Benefit checks went to 918,300 unemployed workers in an average week in May—7.5 percent fewer than in April but still 18.8 percent

above the May 1951 average. The amount of benefits paid during May dropped to \$87 million—a total 22.8 percent higher than that a year earlier. One reason for the rise in total benefits paid was the increase in the average check for total unemployment; for May 1952 it was \$22.40, or 8.6 percent above the average in May a year earlier.



# Expenditures for Medical Services in Public Assistance, 1946

by RUTH WHITE\*

*A special study conducted by public assistance agencies in 20 States in 1946 gave answers for the first time to questions about the types and amount of medical services the agencies were able to provide to assistance recipients and the costs of the various services. An article in the Bulletin for June 1952 discussed medical services for aged recipients. This article deals with the costs of such services in the four programs in operation in 1946—old-age assistance, aid to dependent children, aid to the blind, and general assistance.*

**S**ICKNESS and disability are primary causes of the dependency of persons receiving public assistance. The programs of old-age assistance and aid to the blind, and that of aid to the permanently and totally disabled, which was established by the Social Security Act Amendments of 1950, are designed to assist persons whose need is directly caused by or closely associated with chronic illness or physical or mental handicap. The illness or disablement of a family breadwinner is responsible for the dependency of almost a third of the families accepted for aid to dependent children. The children in these families, moreover, need medical services both in the treatment and in the prevention of disease and defects. At least a majority of the persons on the general assistance rolls are suffering from acute or chronic illness or handicap.

Traditionally, to the extent that funds have permitted, public assistance agencies have undertaken to provide medical care for needy people. Before 1936, the year the public assistance provisions of the Social Security Act went into effect, assistance agencies, within the limit

of available funds, generally paid doctors, hospitals, and other agencies and practitioners directly for the medical services they supplied to recipients. Costs were met from general assistance funds or, less frequently, from funds separately appropriated or allocated for medical care.

Information on expenditures for the medical services provided by assistance agencies was included in the sample study, covering a 6-month period in 1946, made by 20 States. Because Federal participation in the special types of public assistance was, until October 1950, available only in "money payments" to recipients, the method of meeting medical costs has been predominantly through the money payment.<sup>1</sup> Most State agencies developed plans for including in the assistance payment amounts to permit the recipient to pay for all or part of his medical bill. Federal maximums on the amounts of individual monthly payments subject to Federal financial participation and State maximums on money payments then, as now, have limited the medical care costs that can be met in this way.

In States with sufficient funds,

<sup>1</sup> The 1950 amendments extended Federal participation to "vendor payments," that is, payments made directly to the individuals or agencies supplying medical care to recipients. In each individual case, however, the total amount of Federal matching funds, for both maintenance and medical care, is still limited to the existing Federal maximum payment. At the time the study was made, Federal funds were not available for vendor payments.

however, assistance agencies have developed a variety of ways to solve the problems posed by restrictions on the amount and use of program funds. Some States have eliminated the State maximums on payments altogether, have established higher maximums, or have waived their maximums for cases with medical needs. Frequently recipients are expected to meet the cost of the practitioners' services and medicines from their money payment, while the agency assumes responsibility for paying suppliers directly for certain services—for example, hospitalization and prosthetic devices. Sometimes payments are made directly to the suppliers of services if the recipient is too ill or feeble to handle the payment or if no Federal participation can be obtained by including amounts in the money payment to meet the cost of the services. Often general assistance or special medical assistance funds are used whenever bills for medical services are paid directly to the suppliers of the services.

## Expenditures for Medical Services

The cost of the services provided from assistance funds may be measured in terms of (1) expenditure per case receiving medical services and (2) average monthly expenditure per case receiving assistance.<sup>2</sup>

<sup>2</sup> In old-age assistance and aid to the blind the term "case" is generally synonymous with "assistance recipient," though a case may include an additional person or persons who are essential to the recipient's well-being. In aid to dependent children a case includes the needy children in the family and in most instances an adult caring for the children. A general assistance case may be a single adult or a family unit. The terms "assistance case" or "case receiving assistance" refer to the entire caseload. When the data refer specifically to recipients receiving medical services, however, the terms used are "cases receiving medical services," "medical care cases," "cases receiving nursing-home care," and similar variants.

\*Division of Program Statistics and Analysis, Bureau of Public Assistance. This article is adapted from Part II of the report, *Medical Care in Public Assistance, 1946* (Public Assistance Report No. 16). Part I (issued in October 1948) consists of 21 separate documents—"Introduction to State Reports" and "State Reports Nos. 1-20." For a discussion of medical services in the old-age assistance program, see the *Bulletin*, June 1952, pp. 3-11.

The first measure, arrived at by dividing total expenditures by the number of cases that received one or more types of medical service, reflects the cost of services for cases receiving medical care during the 6-month period. The second measure spreads total costs of medical services over the entire caseload.

Although the costs of medical services have risen in the past few years, the data from the study are believed to be still useful for the light they throw on the comparative State expenditures for medical services.

**Expenditures per medical care case (excluding nursing-home care).**—Obviously, the average cost of services per medical care case (excluding nursing-home and convalescent-home care) is significantly influenced by the proportion of cases receiving care. If services are provided in emergencies or acute illnesses only, or if there are other limitations on the types of cases for which medical services are furnished,

a small proportion of the cases may receive care but the cost per case may be high. West Virginia, for example, was at the bottom of the range in the proportion of old-age assistance cases receiving medical assistance, but it ranked high in the average expenditure per medical care case (table 1). Of the 10 States in the upper half of the range when measured by the proportion of medical care cases among recipients of old-age assistance, seven<sup>3</sup> fall in the lower half of the range when States are arrayed by cost per medical care case. Two States—Massachusetts and New Hampshire—ranked relatively high both in the proportion of old-age assistance cases receiving care and in the expenditure per medical care case.

Differences in unit costs of services—for example, in cost per physician's visit or per hospital day—also have an important influence on the average expenditure for medical

<sup>3</sup> Connecticut, Illinois, Indiana, Kansas, Maine, New Jersey, and Texas.

care. The relative weight of different services in the aggregate also influences the average cost of all services combined. New Jersey, for example, met only a part of the cost of hospitalization of recipients of old-age assistance and aid to the blind; Pennsylvania met all hospitalization costs from sources other than assistance funds. Except for a small number of cases receiving aid to dependent children, Texas provided no hospitalization from funds appropriated for the special types of public assistance. Data were not available to show whether these costs may have been met for some recipients from local funds for general assistance.

In old-age assistance the average amount expended during the 6 months per case receiving medical care was \$36; in each of the other three programs, the average was somewhat less than \$30. The range among the States in average costs per assistance case was about the same in old-age assistance and in aid to dependent children. In old-age assistance the range was from \$56 per medical care case in Michigan to \$12 in Pennsylvania.<sup>4</sup> In aid to dependent children the average ranged from \$52 in Michigan to \$12 in Pennsylvania. In that program there also was a tendency for costs per medical care case to be lower in States that provided care for a relatively large proportion of cases. In four States, however, the reverse was true. In Maine, New Hampshire, North Dakota, and Wyoming, half or more of the families received medical assistance, and the average cost per family ranged from \$40 to \$50.

In eight States<sup>5</sup> the average amounts spent per medical care case under old-age assistance and aid to dependent children differed by less than \$4. These amounts, however, do not represent similar costs per

<sup>4</sup> Excluding North Dakota, where the \$70 average does not take into account assistance cases receiving only the routine \$2 allowance.

<sup>5</sup> Connecticut, Illinois, Michigan, Nebraska, New Hampshire, Pennsylvania, South Carolina, and Wyoming. The cost per old-age assistance case, however, is substantially higher when nursing- and convalescent-home care is included.

**Table 1.—Public assistance: Average monthly expenditures for medical services per assistance case and average expenditures per case receiving services, by program and State, during a 6-month period in 1946**

(Excludes cost of nursing- and convalescent-home care)

State <sup>1</sup>	Average cost per case receiving services during 6-month period					Average monthly cost per assistance case			
	Old-age assistance	Aid to dependent children	Aid to the blind	General assistance	Medical care only	Old-age assistance	Aid to dependent children	Aid to the blind	General assistance
Total <sup>2</sup> .....	\$36.03	\$28.23	\$29.00	\$26.78	( <sup>3</sup> )	\$2.52	\$1.81	\$1.29	\$2.10
Connecticut.....	36.93	36.43	( <sup>4</sup> )	—	—	2.42	3.77	( <sup>4</sup> )	—
Illinois.....	36.95	34.88	38.96	—	—	2.85	2.84	2.29	—
Indiana.....	34.32	16.19	28.65	—	—	2.91	1.77	2.13	—
Kansas.....	33.42	38.77	37.06	\$67.22	( <sup>4</sup> )	3.36	4.37	3.49	( <sup>4</sup> )
Maine.....	30.75	43.78	25.52	—	—	4.42	4.38	3.21	—
Massachusetts.....	39.02	30.46	—	32.70	\$77.46	3.16	2.26	—	2.39
Michigan.....	56.11	52.35	( <sup>4</sup> )	42.92	114.79	3.68	2.29	1.35	( <sup>4</sup> )
Minnesota.....	41.74	45.97	( <sup>4</sup> )	71.05	113.68	2.74	1.62	1.34	7.34
Nebraska.....	34.29	30.72	( <sup>4</sup> )	—	—	1.60	1.28	1.00	—
New Hampshire.....	41.98	44.86	( <sup>4</sup> )	—	—	4.03	5.67	3.45	—
New Jersey.....	25.05	29.05	21.40	—	—	2.19	2.51	1.37	—
New Mexico.....	33.27	42.70	( <sup>4</sup> )	38.18	49.80	1.19	2.03	.41	2.20
North Carolina.....	37.56	23.69	—	25.16	29.11	.91	.50	—	.89
North Dakota.....	69.93	40.61	( <sup>4</sup> )	68.36	78.16	4.28	6.44	( <sup>4</sup> )	8.97
Oregon.....	42.92	52.27	( <sup>4</sup> )	39.21	90.41	2.24	3.74	( <sup>4</sup> )	3.13
Pennsylvania.....	12.44	12.06	13.35	11.40	—	.68	1.00	.36	.94
South Carolina.....	38.43	38.81	( <sup>4</sup> )	34.36	26.68	1.00	.73	.73	1.30
Texas.....	33.12	22.75	34.91	—	—	2.77	.85	2.35	—
West Virginia.....	49.24	40.12	( <sup>4</sup> )	55.63	49.56	.52	.83	.13	.87
Wyoming.....	53.55	50.02	( <sup>4</sup> )	57.54	139.44	3.08	4.81	( <sup>4</sup> )	5.41

<sup>1</sup> Data for entire State or selected counties in State.  
<sup>2</sup> Totals represent, for old-age assistance and aid to dependent children, 20 States; for aid to the blind, 18 States; and for general assistance, 10 States (excluding Kansas and Michigan, for which average monthly costs are not available).  
<sup>3</sup> Data not available.  
<sup>4</sup> Not computed; base too small.

<sup>5</sup> Includes medical care only cases.  
<sup>6</sup> Included in general assistance cases.  
<sup>7</sup> Excludes routine monthly allowances of \$1 for physicians' services and \$1 for drugs. Inclusion of these data increases the average monthly cost to \$5.98, and decreases the average 6-month cost per case receiving services to \$35.10.



person receiving medical assistance. Among the families receiving aid to dependent children, persons eligible for services included an average of 2.8 children and, in most States, one or more adults. The services and costs for these families therefore frequently represented medical assistance provided for more than one member during the 6-month period. In old-age assistance, the average number of persons per case was only slightly in excess of one. In some States, only the recipient was included in the case; in others the spouse or another person dependent on or indispensable to the recipient may have been included.

Six States spent more per medical care case for aid to dependent children than for old-age assistance, and six States spent less.<sup>6</sup> Among the latter are North Carolina and Texas, where the low maximums on the assistance payments for aid to dependent children affected both the proportion of cases receiving services and the volume of services provided.

The low cost in Indiana, which furnished medical care for a relatively large number of families receiving aid to dependent children, reflects an unusually small volume of services per case. Indiana was, until May 1949, one of the few States in which parents or other adults included in cases receiving aid to dependent children were ineligible for medical care. Pennsylvania's low average expenditure of \$12 results partly from the fact that the assistance agency does not provide hospitalization and partly from the low unit expenditure for physicians' services.

Under the general assistance program in North Dakota, which provided service to almost 60 percent of the assistance cases, average costs per medical care case were high. In Wyoming and West Virginia, on the other hand, high costs were associated with relatively small numbers of medical service cases. Among the States, excluding Pennsylvania, average costs for general assistance cases ranged from \$25 to \$71. The amount of medical care needed by general assistance cases may vary consid-

<sup>6</sup> Excluding the 8 States in which the differences in costs were relatively small.

**Table 2.—Old-age assistance: Percent of assistance cases receiving nursing- and convalescent-home care and expenditures for this service as a percent of total medical expenditures, by State, during a 6-month period in 1946**

State <sup>1</sup>	Nursing- and convalescent-home care	
	Percent of OAA cases receiving	Cost as percent of total medical costs
Connecticut.....	10.4	80.0
New Hampshire.....	8.5	49.6
Massachusetts.....	5.7	53.0
Maine.....	3.9	32.4
New Jersey.....	3.7	49.2
Oregon.....	3.7	45.0
North Dakota.....	2.6	20.7
Michigan.....	2.4	27.2
Kansas.....	2.1	17.9
Texas.....	1.9	17.9
Minnesota.....	1.8	15.1
Illinois.....	1.6	17.9
Indiana.....	.8	11.8
New Mexico.....	.4	10.2
North Carolina.....	.1	4.6
South Carolina.....	.1	1.9

<sup>1</sup> Data for entire State or selected counties in State. Excludes Pennsylvania and West Virginia, which did not provide this type of service from assistance funds; Nebraska, for which data were not available; and Wyoming, for which data were incomplete.

<sup>2</sup> Percent of total excluding routine monthly allowances of \$1 for physicians' services and \$1 for drugs.

erably from State to State, but it is not reasonable to assume that differences in need account for the wide variations that exist either in the proportion of cases receiving services or in the cost of the services provided. In at least four States—New Mexico, North Carolina, South Carolina, and West Virginia—the agencies reported that funds were inadequate to meet medical requirements for all cases or to provide all needed services.

The most costly cases were those receiving medical care only. The number of such cases was small in all States, but they usually consisted of individuals requiring expensive care because of acute or emergency illnesses. The average expenditure for cases receiving only medical care exceeded \$100 in three States. Costs were low only in North Carolina and South Carolina, where the amounts of funds available limited expenditures and the assistance agency probably paid only a part of the cost.

Monthly cost per assistance case (excluding nursing-home care).—The greater need that aged recipi-

ents have for medical care and for the more expensive types of care is also reflected in a comparison among programs of the average monthly expenditure per assistance case (table 1). In old-age assistance, the monthly cost per case for the 20 States combined was \$2.52; cases of aid to the blind cost, on the average, about half as much. In aid to dependent children, the average monthly cost per family was \$1.81; the cost per person included in the families was less than 55 cents. The averages under the children's program, however, are weighted by data for Texas and Pennsylvania, both of which had relatively large caseloads and low expenditures. In the median State the average monthly expenditure was about \$2.28 per family or about 67 cents per person in the family. For old-age assistance the average monthly cost of \$2.75 in the median State was also higher than the average for all States combined.

The average monthly cost per case receiving old-age assistance ranged from \$4.42 in Maine to 52 cents in West Virginia. In North Dakota the cost was \$5.98 when the routine monthly allowance of \$1 for physicians' services and \$1 for drugs is included. In three States the average exceeded \$4, in four States it was more than \$3, and in another four it was \$1 or less. These costs reflect both the proportion of cases receiving services and the cost per medical care case. The first factor was the more important except when a particular circumstance, such as the omission of an expensive type of service, resulted in a relatively low average expenditure per medical care case.

Of the 10 States that ranked highest in the proportion of old-age assistance cases receiving service, eight<sup>7</sup> also fell in the upper half of the range when the States are arrayed by average monthly cost per assistance case. New Jersey and Connecticut, which made medical care available to relatively large proportions<sup>8</sup> of their aged recipients

<sup>7</sup> Illinois, Indiana, Kansas, Maine, Massachusetts, Minnesota, New Hampshire, and Texas.

<sup>8</sup> Excluding cases receiving only nursing-home care.

—52 percent and 37 percent, respectively—had relatively low expenditures per medical care case. New Jersey met only a part of the cost of hospitalization from assistance funds, and in Connecticut most hospital care was provided in State-aided hospitals at a rate that was probably lower than could have been obtained from other hospitals in the State. Both States met the cost of care for a relatively large number of recipients living in nursing homes. As a result, expenditures for other types of service may have been lower than they would otherwise have been, since the charge for care in such homes frequently

includes the cost of some medical care and supervision in addition to nursing services.

In Michigan and Wyoming the average cost per assistance case was high in relation to the proportion of recipients served. Less than 40 percent of the old-age assistance cases in these States received medical services, but since costs per medical care case were relatively high, the monthly average amounted to more than \$3 per assistance case.

In the program for aid to dependent children there was an even wider range between the highest and lowest States in the average monthly cost per assistance case. In

North Dakota and New Hampshire the averages were \$6.44 and \$5.67, respectively; in North Carolina, the average was 50 cents. In six States the average cost for families receiving aid to dependent children was from \$1 to almost \$2 higher than it was for old-age assistance cases.<sup>9</sup> In Indiana, Michigan, Minnesota, and Texas, costs were substantially lower for aid to dependent children. With a few exceptions the rank of the States in the proportion of cases receiving services was closely related to expenditures per case. Indiana was high in terms of the relative number of cases served and low in costs; in Pennsylvania, also, costs were low in relation to the proportion of cases receiving services.

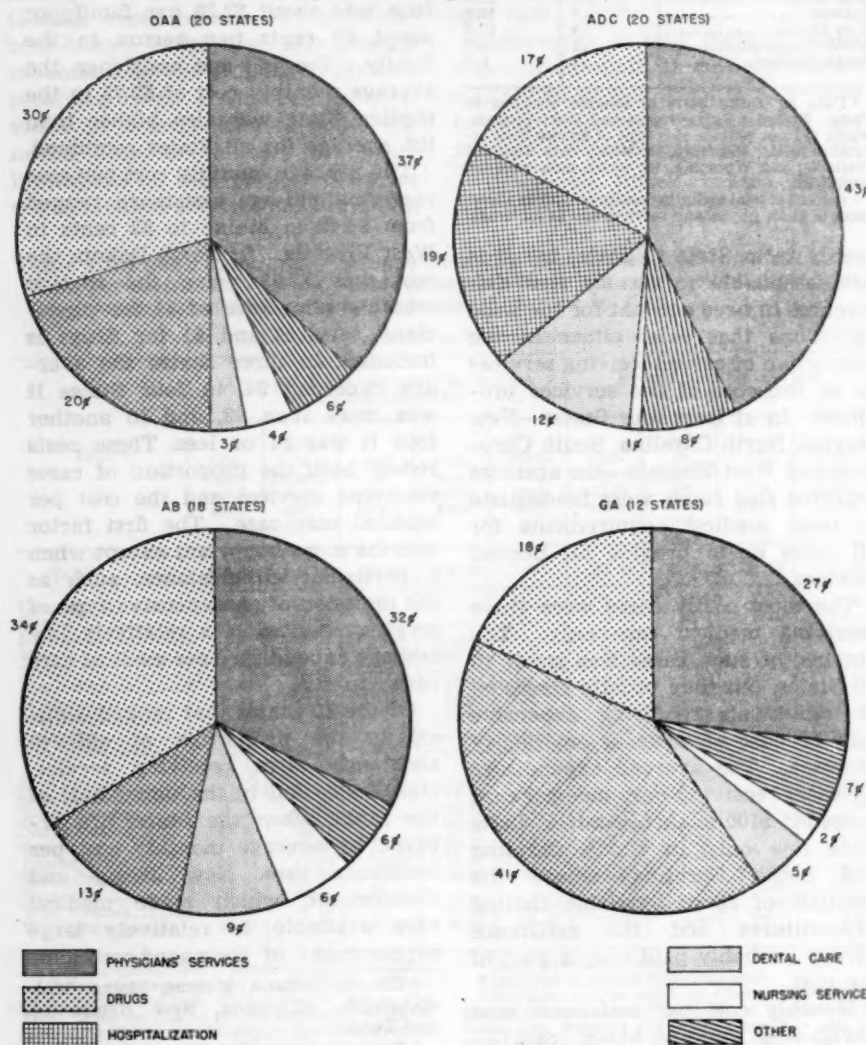
Expenditures per assistance case were lower for aid to the blind than for old-age assistance in all but one of the States for which data are available. Kansas spent at approximately the same rate per case under the two programs.

In general assistance, costs were relatively high and reflect the greater medical requirements of persons in a program assisting chiefly ill or disabled individuals. North Dakota spent on the average almost \$9 per month per case receiving assistance; in Minnesota and Wyoming, average expenditures were \$7.34 and \$5.41, respectively. Even in States in which stringency of funds restricted the scope of the medical assistance program, somewhat more per capita was spent for general assistance than for cases under most other programs.

*Distribution of the medical assistance dollar (excluding nursing-home care).*—The share of the assistance dollar going for each type of medical care reflects both the proportion of cases getting each type of care and the costliness of the service. Under all programs a relatively large number of cases had physicians' visits, and a substantial amount of the medical dollar was paid to physicians (charts 1 and 2). In old-age assistance, 27 percent of the cases had visits to or from the doctor during the 6 months; charges

<sup>9</sup> Connecticut, Kansas, New Hampshire, North Dakota, Oregon, and Wyoming.

Chart 1.—Distribution of the medical assistance dollar, by type of service, during a 6-month period in 1946<sup>1</sup>





for their visits, plus the cost of surgery (for which separate charges were made), accounted for 37 cents out of every dollar of medical expense. In aid to dependent children, 24 percent of the families had physicians' visits, and the cost of services by physicians represented 43 percent of total expenditures. In both programs the total expenditure for care by physicians was larger than for any other type of service.

Drugs also were supplied to a relatively large number of recipients and represented a substantial share of total medical care costs in old-age assistance and aid to the blind—30 cents and 34 cents, respectively, of each dollar spent.<sup>10</sup> In aid to dependent children and general assistance, medicines accounted for only 17 cents or 18 cents of each dollar.

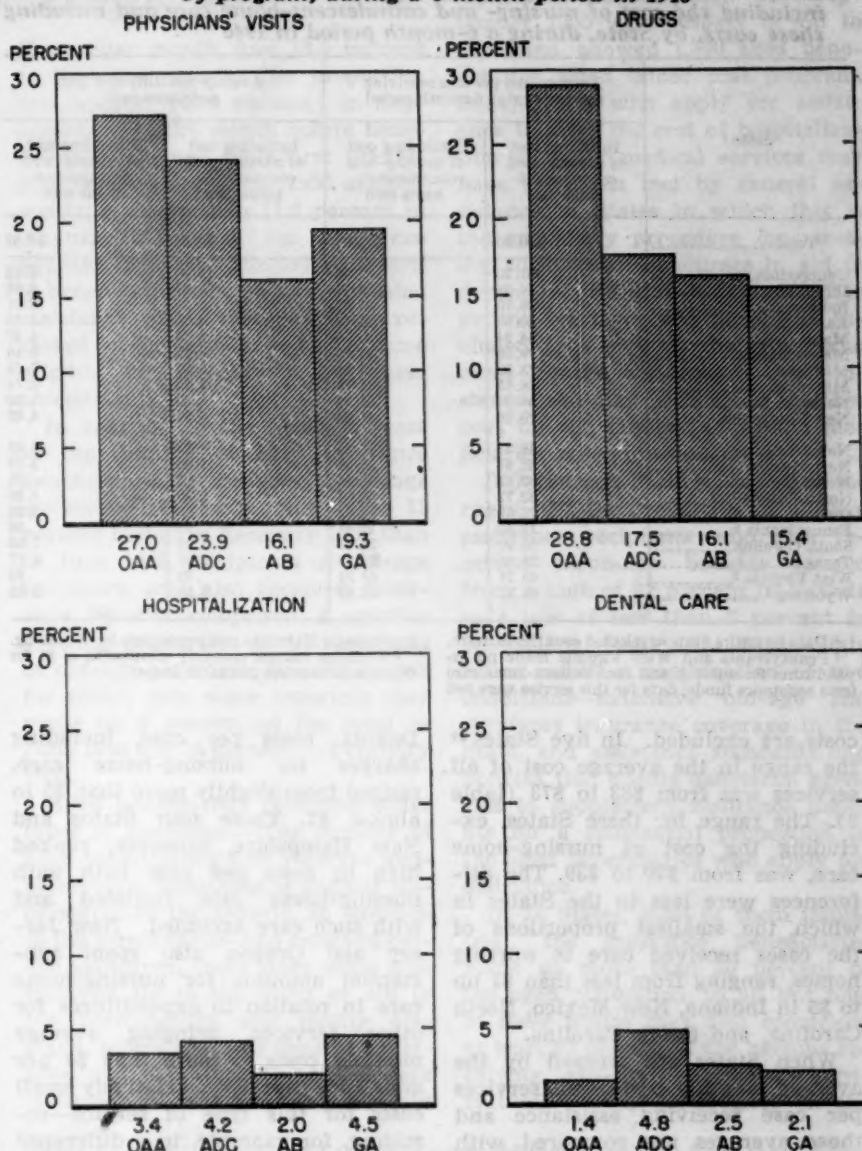
Because hospital care is costly, expenditures for this service amounted to about 20 cents out of every dollar for cases in old-age assistance and aid to dependent children even though the number of cases hospitalized was small—3.4 percent and 4.2 percent, respectively. Relatively more general assistance cases were hospitalized—4.5 percent—and 41 percent of the total expenditures for medical care under the program went for this purpose. In aid to the blind, only 13 cents out of every dollar was chargeable to hospital care for the 2 percent of cases hospitalized during the 6 months.

**Medical assistance (including nursing-home care).**—Relatively few assistance cases received care in nursing or convalescent homes in most States.<sup>11</sup> Since most individuals in such institutions or homes also received some other type of medical services, the proportion of assistance cases receiving one or more types of care during the 6-month period is changed very little by the inclusion

<sup>10</sup> The term "drugs" is used interchangeably with "medicines." Neither term includes medicine chest supplies, for which a small separate amount was regularly budgeted.

<sup>11</sup> Such care was provided largely in nursing rather than convalescent homes, and the term "nursing home" is used to cover both nursing and convalescent homes.

Chart 2.—Percent of assistance cases receiving specified medical services, by program, during a 6-month period in 1946



of cases receiving only nursing-home care. When measured in terms of costs, however, amounts chargeable to this service increase substantially the average costs for a number of States.

The percent of old-age assistance cases receiving nursing-home care is contrasted in table 2 with the percent of medical care expenditures going for such care. Expenditures for nursing-home care represented 80 percent of total costs in Connecticut and from 53 to 45 percent of the total in Massachusetts, New

Hampshire, New Jersey, and Oregon. For all States, total costs chargeable to nursing-home care were high in relation to the number of recipients who received this type of care. The average cost per medical care case is, of course, higher for all States when nursing-home care is included, but the difference is considerable only in States that made substantial expenditures for this service. In Connecticut the cost per medical care case, including nursing-home care, was \$161 as compared with about \$37 when such

**Table 3.—Old-age assistance: Average monthly expenditures per assistance case for medical services and average expenditures per case receiving services, including the cost of nursing- and convalescent-home care and excluding these costs, by State, during a 6-month period in 1946**

State <sup>1</sup>	Average cost per case receiving services during 6-month period		Average monthly cost per assistance case	
	Including cost of nursing- and convalescent-home care	Excluding cost of nursing- and convalescent-home care	Including cost of nursing- and convalescent-home care	Excluding cost of nursing- and convalescent-home care
Total.....	\$30.50	\$36.03	\$3.63	\$2.52
Connecticut.....	161.20	36.93	12.08	2.42
Illinois.....	44.38	36.95	3.47	2.85
Indiana.....	38.75	34.32	3.29	2.91
Kansas.....	40.32	33.42	4.10	3.36
Maine.....	44.24	30.75	6.53	4.42
Massachusetts.....	79.30	39.02	6.72	3.16
Michigan.....	73.78	56.11	5.05	3.68
Minnesota.....	48.65	41.74	3.22	2.74
Nebraska <sup>2</sup> .....	34.29	54.29	1.60	1.60
New Hampshire.....	79.26	41.98	7.99	4.03
New Jersey.....	48.23	25.05	4.30	2.19
New Mexico.....	36.84	33.27	1.33	1.19
North Carolina.....	39.11	37.56	.96	.91
North Dakota <sup>3</sup> .....	82.72	69.93	5.40	4.28
Oregon.....	73.49	42.92	4.08	2.24
Pennsylvania <sup>4</sup> .....	12.44	12.44	.68	.68
South Carolina.....	38.90	38.43	1.02	1.00
Texas.....	38.85	33.12	3.37	2.77
West Virginia <sup>5</sup> .....	49.24	49.24	.52	.52
Wyoming <sup>6</sup> .....	57.73	53.55	3.36	3.08

<sup>1</sup> Data for entire State or selected counties in State.  
<sup>2</sup> Pennsylvania and West Virginia made no expenditures for nursing- and convalescent-home care from assistance funds; data for this service were not

available for Nebraska and incomplete for Wyoming.  
<sup>3</sup> Excludes routine monthly allowances of \$1 for physicians' services and \$1 for drugs.

costs are excluded. In five States<sup>12</sup> the range in the average cost of all services was from \$83 to \$73 (table 3). The range for these States, excluding the cost of nursing-home care, was from \$70 to \$39. The differences were less in the States in which the smallest proportions of the cases received care in nursing homes, ranging from less than \$1 up to \$5 in Indiana, New Mexico, North Carolina, and South Carolina.

When States are arrayed by the average monthly cost of all services per case receiving assistance and those averages are compared with the average cost of services excluding nursing-home care, the amounts and ranking for a few States change significantly.

In Connecticut, which ranked highest in the average monthly cost, including nursing-home care, per case receiving assistance, the average was \$12.08 and in New Hampshire it was \$7.99, as compared with \$2.42 and \$4.03, respectively, when these costs are excluded. In Maine, Massachusetts, Michigan, and North

Dakota, costs per case, including charges for nursing-home care, ranged from slightly more than \$5 to almost \$7. These four States and New Hampshire, however, ranked high in costs per case both with nursing-home care included and with such care excluded. New Jersey and Oregon also spent substantial amounts for nursing-home care in relation to expenditures for other services, bringing average monthly costs to more than \$4 per assistance case. Even relatively small costs for this type of service—resulting, for example, in a difference of only 50-75 cents between the two averages—would represent a substantial total charge to assistance funds during a year. In New Mexico, North Carolina, and South Carolina, expenditures for nursing-home care had little effect on cost figures.

#### **Effect of Low Assistance Payments**

When amounts are included in a recipient's payment to enable him to procure medical care there is the possibility that he may use the money to meet some other need. When a recipient's income is seri-

ously inadequate, it is probable that medical needs, even though budgeted as requirements, often go unmet because of the more urgent need for food, housing, and clothing. For the most part, agencies were probably fairly realistic in their budgeting and did not include amounts for medical care if it was obvious that medical services could not be obtained. In some States making very low payments in 1946, however, relatively small amounts for medical services were sometimes included as a requirement in determining need. To some extent, undoubtedly, such amounts overstate the actual amounts spent for this purpose. Included among the States with very low assistance payments in 1946 were North Carolina, South Carolina, and Texas. In North Carolina and South Carolina the amounts budgeted for medical care were small, but it seems likely that many cases needed all available money to meet other items of expense. In both States, some medical bills were paid from general assistance funds.

In Texas, low maximums for aid to dependent children, coupled with substantial percentage reductions in payments because of lack of funds, resulted in small assistance payments to families. Maximums on individual payments in old-age assistance and aid to the blind in Texas were more nearly adequate, and cuts affecting payments were less drastic. As a result, medical needs were more frequently considered for recipients of old-age assistance and aid to the blind than for cases of aid to dependent children, and aged and blind recipients were more likely to have spent money for this purpose.

The costs reported may have exceeded actual expenditures in a few other States. In Maine (old-age assistance and aid to the blind), Michigan, and New Mexico, for example, maximums on payments—and, in New Mexico, cuts in payments as well—meant that the full needs of some recipients were not met. These States, however, relied on general assistance or other funds to pay part of the medical bill. Nevertheless, some recipients in these States

(Continued on page 20)

<sup>12</sup> Massachusetts, Michigan, New Hampshire, North Dakota, and Oregon.



# Notes and Brief Reports

## Concurrent Receipt of Old-Age and Survivors Insurance and Public Assistance

The expanding program of old-age and survivors insurance has not yet reduced the old-age assistance rolls to the extent that was generally expected when the Social Security Act became law. One reason that the caseloads have continued high is the presence of a considerable number of aged beneficiaries of old-age and survivors insurance. These persons have applied for old-age assistance and been found eligible because their insurance benefits and other income do not meet their necessary expenses. In setting benefit rates, Congress recognized that some beneficiaries with unusually small benefits or unusually great need, or both, would require assistance. The proportion of aged beneficiaries receiving old-age assistance has been higher in many States than was anticipated and has tended to increase.

**Aged persons receiving old-age and survivors insurance benefits and old-age assistance payments.**—Assistance agencies obtain information on the sources and amounts of an individual's income as part of the process of establishing his original and continuing eligibility. Since June 1948, when State reports were first obtained on the concurrent receipt of old-age assistance and old-age and survivors insurance,<sup>1</sup> the number of persons receiving both types of payment has been increasing steadily. From 146,000 in June 1948, the number rose to 406,000 in February 1952 (table 1). Because the total number of aged insurance beneficiaries more than doubled between these two dates, the increase in the proportion getting old-age assistance was not large and, in fact, only a little more than kept pace with the expansion in the number of aged beneficiaries.

Ten percent of all aged beneficiaries received old-age assistance in

<sup>1</sup> See the Bulletin, October 1949.

the earlier month, and 12.0 percent in the later month. The proportion was highest (12.6 percent) in September 1950, the month before beneficiaries received their first liberalized benefits under the 1950 amendments; it dropped to 11.9 percent in August 1951, after the assistance agencies had discontinued payments to beneficiaries who no longer needed assistance either because they received larger benefits or had become eligible for benefits under these amendments.

In contrast to the large increase in the number of aged insurance beneficiaries, the number of old-age assistance recipients was only 12 percent higher in February 1952 than in June 1948. Recipients of old-age assistance who also received insurance benefits comprised a steadily growing proportion of all recipients of old-age assistance in each month for which data were reported; they made up 6 percent of the total in June 1948 and 15 percent in February 1952.

**Aged beneficiaries receiving other types of assistance.**—The number of aged beneficiaries who received supplementary assistance is slightly understated in the reports. In addition to the beneficiaries who received old-age assistance, there were some who received aid to the blind or aid to the permanently and totally disabled; others received general assistance, and still others doubtless were included in families receiving aid

to dependent children. Comparable reports, available only for September 1950 with respect to aid to the blind, showed 1,300 aged beneficiaries aided under that program. Beneficiaries who apply for assistance to meet the cost of hospitalization or other medical services may have such cost met by general assistance in States in which this is the customary procedure for meeting such costs. Sometimes in aid to dependent children a grandmother getting an insurance benefit is included in a case as the adult who cares for the children. In such instances she may be omitted in a report on the number of aged beneficiaries receiving assistance.

**Difference in State ratios.**—In February 1952 the proportion of old-age assistance recipients who also received insurance benefits ranged from a high of 32 percent in Nevada to a low of less than 2 percent in Mississippi (table 2). High State ratios reflect a combination of two conditions—extensive old-age and survivors insurance coverage in the State, and assistance standards and policies that enable assistance agencies to supplement insurance benefits for a substantial proportion of the aged beneficiaries who apply for assistance.

In 14 States, most of them industrial, the insurance beneficiaries made up more than 30 percent of the aged population. In all but four of these States they also comprised at least 20 percent of the persons receiving old-age assistance. Agricultural States, particularly in the

Table 1.—Aged persons and families with children receiving both OASI benefits and assistance payments, 1948–52

Month and year	Aged persons receiving both OASI and OAA			Families with children receiving both OASI and ADO		
	Number	Percent of—		Number	Percent of—	
		Aged OASI beneficiaries	OAA recipients		OASI beneficiary families with children	ADO families
June 1948.....	146,000	10.0	6.1	21,600	6.7	4.8
September 1950.....	276,200	12.6	9.8	32,300	18.3	4.9
August 1951.....	376,500	11.9	13.8	30,700	16.8	5.0
February 1952.....	406,000	12.0	15.3	30,000	16.6	5.2

<sup>1</sup> Based on beneficiary data for June 1950.

<sup>2</sup> Based on beneficiary data for June 1951.

South, usually had small proportions of old-age and survivors insurance beneficiaries on the assistance rolls, not only because they have relatively small proportions of insurance beneficiaries in their total aged population but also because their eligibility conditions make it more difficult for persons with insurance benefits to get assistance.

**Children receiving both old-age and survivors insurance benefits and assistance payments.**—The number of families receiving one or more

**Table 2.—Percent of OAA recipients with OASI benefits and percent of OAA payments received by OASI beneficiaries, February 1952**

States ranked by number of aged OASI beneficiaries per 1,000 aged population	Persons receiving OASI and OAA as percent of—		Percent of OAA payments received by OASI beneficiaries
	Aged OASI beneficiaries	OAA recipients	
<b>Total, 51 States...</b>	<b>12.0</b>	<b>15.3</b>	<b>12.5</b>
Rhode Island.....	8.1	25.0	16.6
Connecticut.....	8.2	30.0	20.1
Massachusetts.....	17.2	29.3	17.8
New Jersey.....	3.0	19.8	12.9
New Hampshire.....	7.0	20.0	11.7
Hawaii.....	4.1	12.2	8.7
Maine.....	11.1	24.3	18.4
Pennsylvania.....	3.6	14.4	8.5
Oregon.....	11.8	23.7	15.9
New York.....	5.6	20.7	13.6
Washington.....	24.4	25.3	15.1
Alaska.....	27.4	24.5	21.2
California.....	27.0	29.0	22.7
Delaware.....	1.9	9.6	6.0
Florida.....	14.0	16.1	11.9
Michigan.....	13.4	21.0	16.3
Ohio.....	8.8	16.2	11.2
West Virginia.....	2.7	4.2	2.0
Illinois.....	5.4	16.2	11.1
Nevada.....	26.7	31.8	29.6
Maryland.....	2.8	11.3	7.1
Indiana.....	7.0	15.8	11.6
Vermont.....	12.8	19.0	14.3
Wisconsin.....	11.4	18.1	13.2
Arizona.....	20.6	17.8	15.1
Utah.....	12.0	13.3	9.8
Colorado.....	26.6	15.1	10.1
Wyoming.....	19.7	19.4	14.7
Idaho.....	16.5	17.3	12.3
Montana.....	16.5	16.5	11.2
Missouri.....	23.1	15.4	12.3
Minnesota.....	13.5	14.3	9.8
District of Columbia.....	3.9	17.2	11.6
Virginia.....	2.2	5.2	4.6
Alabama.....	8.0	4.1	3.3
Kentucky.....	10.3	7.1	3.9
Louisiana.....	49.2	14.2	11.1
North Carolina.....	6.6	5.6	4.3
Iowa.....	14.9	14.7	9.1
Tennessee.....	8.3	5.8	4.0
Kansas.....	14.3	12.9	9.2
Georgia.....	15.9	6.5	4.5
Texas.....	21.1	8.6	6.4
South Carolina.....	8.5	4.0	2.9
New Mexico.....	12.7	6.5	4.1
Oklahoma.....	31.0	10.2	7.5
Arkansas.....	9.4	3.9	2.6
Nebraska.....	13.4	12.4	9.9
South Dakota.....	16.0	9.0	7.2
Mississippi.....	6.1	1.9	1.2
North Dakota.....	14.9	8.3	6.0

benefits under old-age and survivors insurance and payments under the aid to dependent children program increased between June 1948 and September 1950 and then declined. The reduction after the effective date for the 1950 amendments was relatively greater for families with children than for aged persons, and it persisted longer. The number of families (30,000) reported as receiving both insurance benefits and aid to dependent children was actually smaller in February 1952 than in either September 1950 or August 1951. Moreover, the proportion of all beneficiary families with children that also receive aid to dependent children was slightly smaller in February 1952 than in any of the other months for which reports are available. Increases in benefits provided by the 1950 amendments were larger for survivor families with children than for aged beneficiaries, and the number of cases closed because of the increases was relatively larger in aid to dependent children than in old-age assistance.

In aid to dependent children, as in old-age assistance, cases receiving both types of payment have represented a slightly increasing proportion of all cases—rising to 5.2 percent in February 1952 from 4.8 percent in June 1948.

If insurance coverage were universal, most of the recipients of old-age assistance might be beneficiaries of old-age and survivors insurance. A large segment of the caseload in aid to dependent children cannot include old-age and survivors insurance beneficiaries because the adults who would normally be the family wage earners are neither retired nor dead. The proportion of all aid to dependent children families with both insurance benefits and assistance payments will always tend to be smaller than the proportion of the old-age assistance recipients with both benefits and assistance payments.

The causes that underlie State variations in the proportion of old-age assistance recipients getting old-age and survivors insurance benefits (extent of insurance coverage and differences in assistance policy)

operate also in aid to dependent children (table 3). Their effect is partly concealed, however, by variations among the States in the proportions of assistance families with living fathers absent from the home or incapacitated but not old enough to retire.

**Cost of supplementary assistance to insurance beneficiaries.**—Assist-

**Table 3.—Percent of ADC families with OASI benefits and percent of ADC payments received by beneficiary families with children, February 1952**

States ranked by number of child OASI beneficiaries per 1,000 population under age 18	Number receiving both types of payments as percent of—		Percent of ADC payments received by OASI beneficiary families
	OASI child beneficiaries <sup>1</sup>	ADC families	
<b>Total, 50 States...</b>	<b>9.7</b>	<b>5.2</b>	<b>4.2</b>
West Virginia.....	7.3	2.5	1.3
New Hampshire.....	11.3	11.0	6.8
Maine.....	21.3	12.8	11.0
Pennsylvania.....	5.3	3.5	2.4
Ohio.....	8.5	10.8	9.9
Massachusetts.....	14.2	11.7	7.2
Florida.....	17.3	6.2	6.4
Kentucky.....	16.8	5.6	4.2
Rhode Island.....	11.0	5.6	3.8
Oregon.....	9.7	9.1	6.7
Indiana.....	10.8	10.9	10.9
Arizona.....	11.2	5.6	4.5
Alabama.....	8.5	3.6	2.8
Michigan.....	13.9	8.4	6.8
Virginia.....	5.4	4.1	2.2
New Jersey.....	5.7	9.6	7.2
Illinois.....	7.3	4.8	3.2
District of Columbia.....	9.1	3.8	3.3
California.....	10.8	4.5	3.5
Connecticut.....	12.3	10.4	5.7
Vermont.....	16.0	12.7	12.9
South Carolina.....	6.5	4.1	4.7
Delaware.....	5.3	4.0	3.5
Georgia.....	13.8	5.3	4.9
Maryland.....	4.7	3.5	2.4
Washington.....	10.2	7.3	5.8
Hawaii.....	8.6	2.8	1.8
North Carolina.....	9.9	5.0	4.0
Tennessee.....	12.8	4.3	4.6
New York.....	7.8	3.4	2.5
Colorado.....	6.3	2.6	2.0
Utah.....	9.3	5.5	3.9
Alaska.....	23.1	7.7	8.9
Texas.....	5.7	4.9	4.5
Missouri.....	15.0	4.6	4.6
Oklahoma.....	14.7	3.5	2.8
New Mexico.....	13.2	3.3	2.6
Wisconsin.....	12.4	10.0	6.7
Louisiana.....	9.4	2.5	1.9
Idaho.....	12.2	6.8	4.5
Montana.....	10.7	5.1	3.5
Kansas.....	8.1	5.1	4.1
Arkansas.....	5.1	1.1	.7
Minnesota.....	14.2	8.5	6.6
Wyoming.....	8.8	6.3	5.0
Iowa.....	15.0	10.2	7.3
Mississippi.....	6.7	2.3	2.4
Nebraska.....	8.8	5.8	4.9
South Dakota.....	17.3	4.8	4.9
North Dakota.....	14.5	5.7	4.6

<sup>1</sup> Data given in terms of children because OASI data on beneficiary families are not available by State. Percents shown for total and for some States overstated because ADC children not getting OASI benefits were included in report if benefits were received by the family.



ance payments to insurance beneficiaries are, of course, smaller on the average than payments to other recipients. For this reason, supplementary assistance payments to insurance beneficiaries made up a smaller percent of all assistance payments than the recipients with both types of payments made of all assistance recipients. In February 1952 the cost to assistance agencies of payments to aged beneficiaries of old-age and survivors insurance amounted to approximately \$15 million—about 12.5 percent of the total money payments of old-age assistance. Payments under aid to dependent children to cases including one or more insurance beneficiaries amounted to \$2 million or 4.2 percent of the total amount paid to families under this program.

Although supplementation of old-age and survivors insurance benefits accounts for part of the cost of assistance, the net effect of the insurance program, of course, has been a reduction in this cost. Beneficiary-recipients are persons who would have been getting assistance even if the insurance program had not been in operation; the cost of their assistance is, moreover, less than it would have been if they had not received benefits under old-age and survivors insurance. Furthermore, without the insurance program, a considerable proportion of the other persons now receiving insurance benefits would also be on the assistance rolls.

## Employers, Workers, and Wages, Third Quarter 1951

During July-September 1951 an estimated 47 million workers—not including the newly covered self-employed—received taxable wages in employment covered under the old-age and survivors insurance provisions of the Social Security Act. The number was approximately the same as that in April-June 1951 but was 15.5 percent higher than that in July-September 1950. The increase from the previous year resulted partly from the extension of coverage under the 1950 amendments, ef-

## Old-age and survivors insurance: Estimated number of employers<sup>1</sup> and workers and estimated amount of wages in covered employment, by specified period, 1940-51

[Corrected to June 1, 1952]

Year and quarter	Employers reporting wages <sup>2</sup> (in thousands)	Workers with taxable wages during period <sup>3</sup> (in thousands)	Taxable wages <sup>4</sup>		All workers in covered employment during period <sup>5</sup> (in thousands)	Total payrolls in covered employment <sup>6</sup>	
			Total (in millions)	Average per worker		Total (in millions)	Average per worker
1940.....	2,500	35,303	\$32,974	\$932	35,393	\$35,068	\$1,008
1941.....	2,646	40,976	41,848	1,021	40,976	45,463	1,110
1942.....	2,655	46,363	52,939	1,142	46,363	58,219	1,256
1943.....	2,394	47,656	62,423	1,310	47,656	69,653	1,462
1944.....	2,469	46,296	64,426	1,392	46,296	73,349	1,584
1945.....	2,614	46,392	62,945	1,357	46,392	71,560	1,543
1946.....	3,017	48,845	69,088	1,414	48,845	79,260	1,623
1947.....	3,246	48,908	78,372	1,602	48,908	92,449	1,890
1948.....	3,298	49,018	84,122	1,716	49,018	102,255	2,086
1949 <sup>4</sup> .....	3,316	47,000	81,808	1,741	47,000	99,989	2,127
1950 <sup>4</sup> .....	3,340	48,400	87,524	1,808	48,400	100,791	2,288
1943							
January-March.....	1,971	36,537	15,462	423	36,537	15,760	431
April-June.....	2,008	37,483	16,561	442	37,557	17,400	463
July-September.....	1,998	37,682	15,838	420	38,057	17,408	460
October-December.....	2,001	36,016	14,562	404	37,593	18,995	505
1944							
January-March.....	2,010	36,326	17,362	478	36,326	17,696	487
April-June.....	2,048	36,893	17,384	468	36,992	18,185	492
July-September.....	2,038	37,301	16,243	435	37,732	18,359	486
October-December.....	2,039	35,629	13,537	380	37,789	19,109	506
1945							
January-March.....	2,076	35,855	17,874	499	35,855	18,262	509
April-June.....	2,149	35,854	17,541	489	35,949	18,558	516
July-September.....	2,176	35,684	14,982	420	36,285	17,261	476
October-December.....	2,199	33,598	12,548	373	35,972	17,478	486
1946							
January-March.....	2,287	36,038	16,840	467	36,038	17,397	483
April-June.....	2,416	38,055	17,845	469	38,153	19,079	500
July-September.....	2,478	39,670	17,709	446	40,228	20,222	503
October-December.....	2,513	37,945	16,694	440	39,930	22,562	565
1947							
January-March.....	2,509	38,765	20,805	537	38,765	21,497	555
April-June.....	2,587	39,801	20,655	519	40,175	22,245	554
July-September.....	2,617	40,255	19,555	486	41,153	23,035	560
October-December.....	2,609	37,448	17,357	463	40,748	25,672	630
1948							
January-March.....	2,588	39,560	23,080	583	39,560	23,923	605
April-June.....	2,690	40,245	22,708	564	40,524	24,668	609
July-September.....	2,699	40,585	21,150	521	41,675	25,700	617
October-December.....	2,661	36,790	17,184	467	41,540	27,964	673
1949							
January-March <sup>4</sup> .....	2,639	38,200	23,376	612	38,200	24,254	635
April-June <sup>4</sup> .....	2,693	38,970	22,571	579	39,250	24,570	626
July-September <sup>4</sup> .....	2,697	38,805	20,160	520	39,820	24,971	627
October-December <sup>4</sup> .....	2,692	35,400	15,701	444	39,160	26,194	669
1950							
January-March <sup>4</sup> .....	2,671	37,400	23,490	628	37,400	24,316	650
April-June <sup>4</sup> .....	2,766	39,500	24,052	609	39,800	25,210	659
July-September <sup>4</sup> .....	2,768	40,700	22,382	550	41,900	28,165	672
October-December <sup>4</sup> .....	2,740	37,300	17,600	472	41,600	31,100	748
1951 <sup>5</sup>							
January-March <sup>4</sup> .....	3,520	46,000	30,200	657	46,000	31,100	676
April-June <sup>4</sup> .....	3,600	47,000	30,600	651	47,300	32,200	681
July-September <sup>4</sup> .....	3,540	47,000	27,500	585	48,000	33,000	688

<sup>1</sup> Number corresponds to number of employer returns. A return may relate to more than 1 establishment if employer operates several separate establishments but reports for concern as a whole.

<sup>2</sup> Quarterly and annual data for 1937-39 were presented in the *Bulletin* for February 1947, p. 31; quarterly data for 1940 in the *Bulletin* for August 1947, p. 30; and quarterly data for 1941 and 1942 in the *Bulletin* for February 1948, p. 31.

<sup>3</sup> A description of these series and quarterly data for 1940 were presented in the *Bulletin* for August 1947, p. 30; quarterly data for 1941 and 1942 were presented in the *Bulletin* for February 1948, p. 31.

<sup>4</sup> Preliminary.

<sup>5</sup> Includes data for new coverage under the 1950 amendments, except for newly covered self-employed persons and their earnings.

fective January 1, 1951, and partly from the greater economic activity during the period.

The total number of workers in covered employment, excluding the self-employed, is estimated at 48 million, an increase of 1.5 percent and 14.6 percent, respectively, from the totals in the second quarter of 1951 and the third quarter of 1950.

An estimated 5 million self-employed persons had taxable earnings under the program in July-September 1951.

The usual seasonal decline is reflected in the estimate of total and average taxable wages. Total taxable wages amounted to \$27.5 billion, and the average amount per worker was \$585. Both figures were 10.1 percent less than those in the preceding quarter but were 22.9 percent and 6.4 percent higher than the amounts in the corresponding quarter of 1950. Wages in covered employment totaled an estimated \$33.0 billion, or an average of \$688 per worker. These amounts represent increases of 2.5 percent and 1.0 percent, respectively, from April-June 1951, and 17.2 percent and 2.4 percent from July-September 1950.

The estimated number of employers reporting payment of taxable wages was a little more than 3.5 million, which was 1.7 percent less than the total in the preceding quarter but 28 percent higher than that in July-September 1950.

## Applicants for Account Numbers, 1951

The 4.9 million employee accounts established in 1951 brought the cumulative number by the end of the year to 102.4 million (table 1). The 1951 total exceeded that in 1950 by more than 2 million; it was also larger than the totals in any other year since 1943 (table 2). It is probable that the sizable increase in 1951 was entirely the result of the receipt of applications from persons newly covered by the 1950 amendments to the Social Security Act.

The amendments brought under the old-age and survivors insurance system on January 1, 1951, approximately 10 million persons in em-

ployments previously excluded from coverage. For the most part they were the nonfarm self-employed, workers regularly employed in domestic service and agriculture, certain Federal employees, and employees of some nonprofit organizations and State and local governments. Most of these individuals, however, apparently had obtained social security account numbers before the adoption of the amendments—usually because they had worked in covered employment at one time or another since the beginning of 1937, when the program began operating. Comparison of account-number data for 1951 with those for previous years indicates that in this year a little more than 2 million new accounts were established for persons with jobs covered for the first time by old-age and survivors insurance.

Not all workers in newly covered employments who did not have account numbers applied for them in 1951. Between 150,000 and 200,000 new account numbers were issued toward the end of 1950, right after Congress had adopted the amendments in August of that year. A large number of self-employed persons, moreover, postponed their applications until after 1951 because they were not required to report their net income for social security purposes until they filed their income-tax returns in March 1952. Those affected by the voluntary coverage provisions of the amendments probably will wait until the decision is made to bring them into coverage

before they apply for account numbers. Most of the accounts established in 1951 for the newly covered groups apparently resulted from applications received from persons in domestic service, in agricultural labor, in Federal, State, and local government employment, and in work for nonprofit organizations with large numbers of employees.

More accounts were established in 1951 than in 1950 for both men and women, but the increase was somewhat more marked for men. The 2.4 million accounts issued to men represented a rise of 72 percent from 1950, compared with a corresponding increase of 69 percent for women. Although the rise was sharper for men for the year as a whole, this situation did not prevail for every quarter of 1951. The relative increase in the number of accounts established in January-March 1951 over the corresponding quarter a year earlier was substantially larger for women applicants. In this quarter of 1951, which showed the first really substantial impact of registrations resulting from the 1950 amendments, a relatively large number of applications were received from persons employed in domestic service and nonprofit organizations, where women form a majority of all workers. In each of the remaining 3 quarters of 1951, on the other hand, the relative gains registered by men over the corresponding quarters of 1950 exceeded those for women applicants. During the spring and summer quarters particularly, it is probable that a large number of the

Table 1.—Number of applicants for account numbers and the cumulative number as of the end of each period, by sex and by year, 1940-51  
[In thousands]

Period	Total		Male		Female	
	Total during period	Cumulative total as of end of period	Total during period	Cumulative total as of end of period	Total during period	Cumulative total as of end of period
1940.....	5,227	54,225	3,080	37,342	2,147	16,883
1941.....	6,678	60,903	3,702	41,044	2,976	19,559
1942.....	7,633	68,541	3,548	44,592	4,085	23,940
1943.....	7,426	75,967	2,904	47,496	4,522	28,471
1944.....	4,537	80,504	1,828	49,324	2,709	31,190
1945.....	3,321	83,825	1,504	50,828	1,817	33,007
1946.....	3,022	86,847	1,432	52,260	1,590	34,597
1947.....	2,728	89,575	1,299	53,559	1,429	36,026
1948.....	2,720	92,295	1,305	54,864	1,415	37,441
1949.....	2,340	94,635	1,113	55,977	1,226	38,667
1950.....	2,891	97,526	1,405	57,382	1,485	40,152
1951.....	4,927	102,453	2,420	59,802	2,507	42,350



Table 2.—Distribution of applicants for account numbers by race, age group, and sex, by year, 1940-51

Year	Total			Negro			Under age 20			Aged 20 and over		
	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female
1940	5,226,688	3,080,032	2,146,656	630,337	413,984	216,353	2,137,542	1,264,299	873,243	3,089,146	1,815,733	1,273,413
1941	6,677,584	3,701,467	2,976,117	786,668	508,979	277,689	3,174,241	1,885,858	1,288,383	3,503,343	1,815,609	1,687,734
1942	7,637,416	3,547,376	4,090,040	905,238	457,145	448,093	3,720,668	2,013,325	1,707,343	3,916,753	1,534,051	2,382,702
1943	7,415,294	2,901,273	4,514,021	1,068,178	355,341	702,837	3,649,172	1,835,939	1,813,233	3,766,122	1,065,334	2,700,788
1944	4,528,578	1,826,179	2,702,399	738,739	253,197	485,542	2,444,995	1,213,002	1,231,993	2,083,583	613,177	1,470,406
1945	3,321,384	1,505,839	1,815,545	504,321	195,313	309,008	1,851,854	922,562	929,292	1,460,530	583,277	876,253
1946	3,022,087	1,431,760	1,590,297	388,489	185,709	202,780	1,600,260	746,796	853,464	1,421,797	684,964	736,833
1947	2,727,810	1,299,092	1,428,718	314,788	154,975	159,813	1,620,237	801,092	819,145	1,107,573	498,000	609,573
1948	2,719,642	1,304,625	1,415,017	309,700	150,628	159,072	1,770,613	912,189	858,424	949,029	392,436	556,593
1949	2,339,502	1,113,006	1,226,496	259,620	125,342	134,278	1,518,152	773,289	744,863	821,350	339,717	481,633
1950	2,890,570	1,405,349	1,485,221	319,272	157,739	161,533	1,885,658	1,001,757	883,901	1,004,912	403,592	601,320
1951	4,927,120	2,420,488	2,506,632	708,533	282,037	426,496	2,537,114	1,373,921	1,163,193	2,390,006	1,046,567	1,343,439

<sup>1</sup> Includes a small number of applicants whose ages were not reported.

Table 3.—Distribution of applicants for account numbers, by sex and age, 1951 and 1950

Age group	Total			Male			Female		
	1951	1950	Percentage change	1951	1950	Percentage change	1951	1950	Percentage change
Total <sup>1</sup>	4,923,429	2,890,211	+70.3	2,418,052	1,405,063	+72.1	2,505,377	1,485,148	+68.7
Under 20	2,537,114	1,885,658	+34.5	1,373,921	1,001,757	+37.2	1,163,193	883,901	+31.6
20-29	2,001,182	923,607	+116.7	846,462	358,674	+136.0	1,154,720	564,933	+104.4
30-39	617,150	359,638	+71.6	295,322	172,961	+70.7	321,828	186,677	+72.4
40-49	454,539	218,664	+107.9	181,703	66,432	+173.5	272,836	152,232	+79.2
50-59	503,726	208,022	+142.2	189,116	65,118	+190.4	314,610	142,904	+120.2
60 and over	425,767	137,283	+210.1	180,321	54,163	+232.9	245,446	83,120	+195.3
60-64	385,133	80,946	+375.8	197,669	44,632	+342.9	187,464	36,314	+416.2
65-69	175,248	42,356	+313.8	84,289	20,834	+304.6	90,959	21,522	+322.6
70 and over	121,180	23,237	+421.5	62,366	13,367	+366.6	58,814	9,870	+495.9
75 and over	88,705	15,353	+477.8	51,014	10,431	+389.1	37,691	4,922	+665.8

<sup>1</sup> Excludes 3,691 applicants in 1951 (2,436 men and 1,255 women) and 350 applicants in 1950 (286 men and 73 women) whose ages were not reported.

accounts established were for men regularly employed in agriculture who met the coverage requirements<sup>1</sup> of the act for the first time during this period.

Because many newly covered applicants were in the older age groups when the 1950 amendments were enacted, the median age of account-number applicants rose to 20 years in 1951, as compared with a median age of 18 in 1950 when most of the applicants consisted of young persons normally entering the labor market. The absolute number of accounts established in 1951 increased for all age groups, but the rise was relatively marked for those past age

20. Although the number of account numbers issued to persons under age 20 was 35 percent larger in 1951 than in 1950, this age group formed only 51 percent of all applicants in that year, compared with 65 percent in 1950 (tables 3 and 5). The total of 2.4 million applications received from persons over age 20, on the other hand, was more than double the number in the preceding year.

By far the largest relative increase in the number of accounts established occurred for the group aged 60 and over. The 385,000 applications received from persons in this age group represented almost a four-fold increase over the number in 1950; they formed 7.8 percent of all applications, the highest proportion on record. Contributing materially to the increase were elderly

Table 4.—Distribution of applicants for account numbers by sex, race, and age group, 1951

Age group	Total			Male			Female		
	Total	White <sup>1</sup>	Negro	Total	White <sup>1</sup>	Negro	Total	White <sup>1</sup>	Negro
Total	4,927,120	4,218,587	708,533	2,420,488	2,138,451	282,037	2,506,632	2,080,136	426,496
Under 15	232,900	205,253	27,647	162,666	141,117	21,551	70,232	64,136	6,096
15-19	2,304,214	2,043,026	261,188	1,211,253	1,065,110	146,143	1,092,961	977,916	115,045
20-29	1,071,689	861,013	210,676	477,025	414,355	62,670	594,664	446,638	148,026
30-39	929,493	764,455	165,038	369,437	333,362	36,075	560,056	431,093	128,963
40-49	175,248	154,299	20,949	84,289	78,177	6,112	90,959	76,122	14,837
50-59	121,180	106,853	14,327	62,366	57,245	5,121	58,814	49,605	9,209
60 and over	88,705	80,903	7,802	51,014	47,113	3,901	37,691	33,790	3,901
Unknown	3,691	2,785	906	2,436	1,969	467	1,255	816	439

<sup>1</sup> Represents all races other than Negro.

**Table 5.—Percentage distribution of applicants for account numbers, by age, 1951 and 1950**

Age group	Total		Male		Female	
	1951	1950	1951	1950	1951	1950
Total.....	100.0	100.0	100.0	100.0	100.0	100.0
Under 20.....	51.5	65.2	56.8	71.3	46.4	59.5
20-29.....	40.6	32.0	35.0	25.5	46.1	38.0
30-39.....	12.5	12.4	12.2	12.3	12.8	12.6
40-49.....	9.2	7.6	7.5	4.7	10.9	10.3
50-59.....	10.2	7.2	7.8	4.6	12.6	9.6
60 and over.....	8.6	4.7	7.5	3.9	9.8	5.6
60-64.....	7.8	2.8	8.2	3.2	7.5	2.4
65-69.....	3.6	1.8	3.5	1.5	3.6	1.4
70 and over.....	2.5	.8	2.6	1.0	2.3	.7
75 and over.....	1.8	.5	2.1	.7	1.5	.3

women, who accounted for 49 percent of all applicants in this age group in 1951 as against 41 percent during the period 1947-50.

The extension of coverage to domestic employment under the 1950 amendments resulted in an unusually large increase in the number of accounts established for Negroes, particularly Negro women. The number of applications received from Negroes, which did not exceed 161,000 in any of the years 1947-50, rose to 709,000 in 1951 (tables 2 and 4). Negroes represented 14 percent of all applicants, a percentage that was larger than for any other year since 1945. Accounts established for Negro women comprised 60 percent of all accounts issued to Negroes in 1951, compared with 51 percent in the preceding year.

## Recent Publications\*

### Social Security Administration

OFFICE OF THE COMMISSIONER. DIVISION OF RESEARCH AND STATISTICS. *Major Changes in Social Security Legislation, 1951 (with Supplementary Information to May 1952)*. Washington: The Division, May 1952. 59 pp. Processed.

\*Prepared in the Library, Federal Security Agency. Orders for the publications listed should be directed to publishers or booksellers; Federal publications for which prices are listed should be ordered from the Superintendent of Documents, U. S. Government Printing Office, Washington 25, D. C.

Second supplement to *Social Security Legislation Throughout the World*, published in 1950 as Report 16 of the Division of Research and Statistics. Limited free distribution; apply to the Division of Research and Statistics, Social Security Administration, Washington 25, D. C.

STANTON, MARY. *The Citizens' Adoption Committee of Los Angeles: Highlights from Eleven Months of Activity*. Washington: Children's Bureau, 1952. 15 pp. Processed. Limited free distribution; apply to the Bureau, Social Security Administration, Washington 25, D. C.

### General

BRITISH INFORMATION SERVICES. REFERENCE DIVISION. *British Colonial Development and Welfare Acts: A Brief Review to March 1951*. (I. D. 892, revised, March 1952.) New York: The Services, 1952. 19 pp.

GREGG, PAULINE. *A Social and Economic History of Britain, 1760-1950*. London: George G. Harrap & Co., 1950. 584 pp. 18s.

INDUSTRIAL RELATIONS RESEARCH ASSOCIATION. *Industrial Productivity: A Social and Economic Analysis*. L. Reed Tripp, editor. (Publication No. 7.) Madison, Wis.: The Association, 1952. 224 pp. \$3.

KNAPP, EUNICE M. "City Worker's Family Budget for October 1951." *Monthly Labor Review*, Washington, Vol. 74, May 1952, pp. 520-522. 55 cents.

SAYMEN, FERIT H. "Social Security Trends in the Countries of the Near and Middle East." *Bulletin of the International Social Security Association*, Geneva, Mar. 1952, pp. 89-109. \$2.50 a year.

UNITED NATIONS. DEPARTMENT OF SOCIAL AFFAIRS. *Economic Measures in Favour of the Family*. New York: United Nations, 1952. 175 pp. \$1.25.

A survey of laws and administrative regulations in various countries.

UNITED NATIONS. TECHNICAL ASSISTANCE ADMINISTRATION. SPECIAL COMMITTEE ON PUBLIC PROBLEMS. *Standards and Techniques of Public Administration with Special Reference to Technical Assistance to Under-Developed Countries*. New York: United Nations, 1951. 65 pp. 50 cents.

U. S. CONGRESS. JOINT COMMITTEE ON THE ECONOMIC REPORT. *Monetary Policy and the Management*

*of the Public Debt: Their Role in Achieving Price Stability and High-Level Employment*. (S. Doc. 123, 82d Cong., 2d sess.) Washington: U. S. Govt. Print. Off., 1952. 2 vols.

### Retirement and Old Age

AMULREE, BASIL WILLIAM. *Adding Life to Years*. London: National Council of Social Service, Inc., 1951. 101 pp. \$1.50.

Discusses means of overcoming the three main fears of the aged—loneliness, ill health, and poverty.

BROWER, F. BEATRICE, and FORDE, LOIS E. "Significant Features of New Pension Plans." *Management Record*, New York, Vol. 14, May 1952, pp. 177-181.

An analysis of nine new plans.

CLOSE, KATHRYN. *Getting Ready to Retire*. (Public Affairs Pamphlet No. 182.) New York: Public Affairs Committee, Inc., 1952. 24 pp. 25 cents.

EDWIN SHIELDS HEWITT AND ASSOCIATES. *Company Practices Regarding Older Workers and Retirement*. Libertyville, Ill.: Edwin Shields Hewitt and Associates, 1952. 34 pp.

A study, based on the experience of 657 companies representing all major industrial classifications, describing retirement programs and discussing company policies on retention of older workers, preparation of workers for retirement, and rehiring of retired workers.

JOHNSON, RALPH J., and POND, M. ALLEN. "Health Standards of Housing for the Aging Population." *Journal of Gerontology*, Baltimore, Vol. 7, Apr. 1952, pp. 254-258. \$2.

PARRAN, THOMAS. "The Consequences of Retirement." U.S.A. (National Association of Manufacturers), Chicago, Vol. 1, June 1952, pp. 19-25. 25 cents.

Analyzes the problems of compulsory retirement.

"Pension Problems in a Defense Economy." *Management Record*, New York, Vol. 14, May 1952, pp. 173-176 ft.

A round table conference on pension problems held by the National Industrial Conference Board in January 1952. Includes discussions of compulsory retirement and its alternatives, preparation for retirement, and adjusting the pension plan to new conditions.

(Continued on page 22)



# Current Operating Statistics

Table 1.—Selected social insurance and related programs, by specified period, 1940-52

[In thousands; data corrected to July 30, 1952]

Year and month	Total	Retirement, disability, and survivor programs										Unemployment insurance programs				
		Monthly retirement and disability benefits <sup>1</sup>				Survivor benefits						Temporary disability benefits <sup>2</sup>		State laws <sup>10</sup>	Service-men's Readjustment Act <sup>12</sup>	Railroad Unemployment Insurance Act <sup>11</sup>
		Social Security Act	Railroad Retirement Act	Civil Service Commission <sup>3</sup>	Veterans Administration <sup>4</sup>	Monthly				Lump-sum <sup>5</sup>		State laws <sup>10</sup>	Railroad Unemployment Insurance Act <sup>11</sup>			
						Social Security Act <sup>6</sup>	Railroad Retirement Act <sup>7</sup>	Civil Service Commission <sup>3</sup>	Veterans Administration <sup>4</sup>	Social Security Act	Other <sup>8</sup>					
Number of beneficiaries																
1951																
May		2,704.5	260.5	164.5	2,373.0	1,264.4	145.9	29.1	1,009.6	30.3	12.0	30.5	24.4	773.5	1.6	10.4
June		2,748.2	261.1	165.4	2,373.6	1,285.4	146.8	29.9	1,012.3	33.0	11.2	32.3	22.3	821.4	1.2	15.8
July		2,798.5	262.0	166.2	2,374.9	1,300.4	147.5	30.8	1,013.5	30.1	10.3	29.0	23.9	747.8	1.2	19.5
August		2,858.1	262.9	167.6	2,378.9	1,318.4	148.1	31.6	1,016.1	36.7	11.3	28.0	30.7	801.0	1.1	24.6
September		2,896.7	263.3	168.4	2,381.2	1,335.8	148.9	32.3	1,016.2	32.8	9.4	26.8	28.6	757.8	.8	20.7
October		2,932.9	263.9	169.2	2,385.5	1,357.9	150.6	33.2	1,018.6	37.0	11.9	27.6	32.9	712.8	.5	21.2
November		2,900.6	264.7	170.2	2,388.7	1,371.6	151.0	33.9	1,019.4	30.5	9.1	26.6	31.5	749.3	.7	30.9
December		2,993.9	267.1	171.0	2,391.0	1,385.1	149.7	34.5	1,020.3	27.8	7.6	27.2	28.9	797.3	.7	31.6
1952																
January		3,030.6	284.0	171.7	2,392.6	1,402.7	149.7	35.4	1,028.7	39.3	10.5	27.6	38.3	1,185.2	.9	48.3
February		3,056.2	308.1	172.5	2,393.8	1,419.6	150.5	36.2	1,031.3	38.8	9.7	28.7	28.6	1,146.4	.8	48.3
March		3,076.9	324.4	173.3	2,398.1	1,435.2	151.4	37.2	1,029.6	40.0	11.1	33.1	28.3	1,112.8	.6	41.0
April		3,094.4	336.2	173.9	2,403.5	1,454.2	152.3	38.2	1,036.4	40.2	13.0	33.1	27.4	992.6	.4	35.6
May		3,104.8	343.2	174.8	2,412.2	1,469.8	153.2	39.1	1,040.4	37.7	12.8	32.9	23.8	918.3	.3	25.6
Amount of benefits <sup>14</sup>																
1940	\$1,188,702	\$21,074	\$114,166	\$62,019	\$317,851	\$7,784	\$1,448	\$105,096	\$11,736	\$12,267				\$518,700		\$15,961
1941	1,085,488	55,141	119,912	64,933	320,561	25,454	1,559	111,799	13,328	13,943				344,321		14,537
1942	1,130,721	80,305	122,806	68,115	325,265	41,702	1,603	111,193	15,038	14,342				344,084		6,268
1943	921,465	97,257	125,795	72,961	331,350	57,763	1,704	116,133	17,830	17,255	\$2,857			79,643		917
1944	1,118,798	119,009	129,707	77,193	456,279	76,942	1,765	144,302	22,146	19,238	5,035			62,385	\$4,215	582
1945	2,065,566	157,391	137,140	83,874	607,830	104,231	1,772	254,238	26,135	23,431	4,669			445,866	126,630	2,359
1946	5,149,761	230,285	149,188	94,585	1,268,984	130,139	1,817	333,640	27,267	30,610	4,761			1,094,850	1,743,718	39,917
1947	4,700,827	299,830	177,053	106,876	1,676,029	153,109	1,283	382,515	29,517	33,115	26,024	\$11,368		776,165	970,542	39,401
1948	4,510,041	366,887	208,642	132,852	1,711,182	170,736	36,011	413,912	32,315	32,140	35,572	30,843		793,265	510,167	28,599
1949	5,694,080	454,483	240,893	158,973	1,692,215	201,369	39,257	477,406	33,158	31,771	59,066	30,103		1,737,279	430,194	103,596
1950	5,357,432	718,473	254,240	175,787	1,732,208	299,672	43,884	8,409	491,579	32,740	33,578	70,880	28,099	1,373,426	34,653	59,804
1951	5,560,522	1,361,046	268,733	196,529	1,647,938	523,485	49,527	14,014	519,398	57,337	33,356	(15)	26,297	840,411	2,234	20,217
1952																
May	451,242	102,267	21,424	16,224	138,356	39,614	3,740	1,133	42,552	5,385	3,053	3,097	2,252	70,799	156	1,181
June	448,150	103,545	21,462	16,296	136,336	40,164	3,775	1,151	43,179	4,501	2,984	2,880	1,999	68,780	106	992
July	447,534	105,140	21,522	16,411	136,877	40,580	3,796	1,193	43,325	4,121	2,688	2,861	2,023	65,917	114	966
August	461,753	107,018	21,588	16,656	136,230	41,101	3,816	1,217	43,608	5,018	3,030	2,891	2,808	75,131	97	1,544
September	446,740	108,246	21,615	16,622	135,173	41,669	3,842	1,248	43,075	4,468	2,514	2,455	2,563	62,049	68	1,133
October	461,013	109,493	21,660	16,880	137,523	42,332	3,886	1,288	44,940	5,041	3,146	2,862	3,082	67,449	55	1,376
November	464,127	110,473	24,441	16,877	136,590	42,741	5,158	1,372	43,930	4,164	2,428	2,654	2,866	68,607	52	1,774
December	468,247	111,646	24,774	16,955	136,062	43,145	5,123	1,318	45,617	3,810	1,870	2,609	2,701	70,624	59	1,934
1952																
January	522,902	113,046	25,662	17,124	137,537	43,674	5,296	1,384	45,266	5,431	2,681	2,885	3,387	116,469	84	2,976
February	511,274	114,004	26,683	17,287	136,561	44,168	5,404	1,414	44,573	5,305	2,700	2,792	2,447	105,023	66	2,847
March	512,830	114,703	27,400	17,380	137,533	44,628	5,524	1,461	45,519	5,456	3,132	3,283	2,602	101,564	56	2,589
April	507,566	115,262	27,875	17,533	138,037	45,184	5,571	1,501	45,281	5,431	3,576	3,296	2,432	94,385	45	2,157
May	500,368	115,582	28,102	17,662	138,250	45,647	5,669	1,525	45,708	5,122	3,118	3,160	2,204	86,958	33	1,628

<sup>1</sup> Under the Social Security Act, retirement benefits—old-age, wife's, and husband's benefits, and benefits to children of old-age beneficiaries—partly estimated. Under the other 3 systems, benefits for age and disability; beginning December 1951, spouse's annuities under the Railroad Retirement Act.

<sup>2</sup> Data for civil-service retirement and disability fund; excludes noncontributory payments made under the Panama Canal Construction Annuity Act to persons who worked on Canal construction 1904-14 or to their widows. Through June 1948, retirement and disability benefits include payments to survivors under joint and survivor elections; beginning July 1948, payments under survivor provisions shown as survivor benefits.

<sup>3</sup> Pensions and compensation, and subsistence payments to disabled veterans undergoing training.

<sup>4</sup> Mother's, widow's, widower's, parent's, and child's benefits. Partly estimated.

<sup>5</sup> Annuities to widows under joint and survivor elections; 12-month death-benefit annuities to widows and next of kin; and, beginning February 1947, widow's, widow's current, parent's, and child's benefits.

<sup>6</sup> Payments to widows, parents, and children of deceased veterans.

<sup>7</sup> Number of decedents on whose account lump-sum payments were made.

<sup>8</sup> Payments under the Railroad Retirement Act and Federal civil-service and veterans' programs.

<sup>9</sup> First payable in Rhode Island, April 1943; in California, December 1946; in

New Jersey, January 1949; in New York, July 1950 (data not available); and under the railroad program, July 1947. Excludes hospital benefits in California; also excludes private plans in California and New Jersey except for calendar-year totals.

<sup>10</sup> Represents average weekly number of beneficiaries.

<sup>11</sup> Represents average number of beneficiaries in a 14-day registration period.

<sup>12</sup> Readjustment allowances to unemployed veterans and to self-employed veterans. Number represents average weekly number of continued claims for the unemployed and of claims paid during the month for the self-employed.

<sup>13</sup> Estimated.

<sup>14</sup> Payments; amounts certified, under the Social Security Act (except monthly data for monthly benefits, which represent benefits in current-payment status), the Railroad Retirement Act, and the Railroad Unemployment Insurance Act; disbursements, for Veterans Administration programs except the readjustment allowance program; checks issued, under the State unemployment insurance and temporary disability laws and under the Servicemen's Readjustment Act; for civil-service programs, disbursements through June 1949 and authorizations beginning July 1949. Adjusted on annual basis except for Civil Service Commission data, which are adjusted monthly.

<sup>15</sup> Excludes State temporary disability benefits, calendar-year figure not available.

Source: Based on reports of administrative agencies.

**Table 2.—Contributions and taxes collected under selected social insurance and related programs, by specified period, 1949-52**

[In thousands]

Period	Retirement, disability, and survivors insurance			Unemployment insurance		
	Federal insurance contributions <sup>1</sup>	Federal civil-service contributions <sup>2</sup>	Taxes on carriers and their employees	State unemployment contributions <sup>3</sup>	Federal unemployment taxes <sup>4</sup>	Railroad unemployment insurance contributions <sup>5</sup>
<b>Fiscal year:</b>						
1949-50.....	\$2, 106, 388	\$662, 262	\$550, 172	\$1, 094, 406	\$226, 306	\$18, 685
1950-51.....	3, 120, 404	684, 343	577, 509	1, 364, 590	233, 537	24, 681
<b>11 months ended:</b>						
May 1950.....	1, 884, 043	629, 776	425, 001	1, 088, 338	224, 583	13, 582
May 1951.....	2, 839, 409	660, 915	438, 331	1, 355, 266	230, 226	18, 645
May 1952.....	3, 451, 559	686, 928	677, 017	1, 424, 914	257, 921	19, 945
<b>1951</b>						
May.....	534, 075	37, 610	4, 814	297, 232	15, 764	388
June.....	280, 995	23, 428	139, 178	9, 323	3, 311	0, 036
July.....	174, 524	29, 704	621	158, 465	1, 681	48
August.....	516, 259	29, 694	66, 022	273, 692	14, 641	326
September.....	259, 448	342, 357	190, 087	8, 075	1, 004	4, 063
October.....	33, 105	38, 313	11, 201	113, 755	3, 018	1, 884
November.....	401, 037	34, 006	91, 342	216, 650	14, 124	179
December.....	269, 507	37, 183	54, 915	7, 551	764	6, 318
<b>1952</b>						
January.....	147, 890	40, 466	12, 264	8 5, 085	14, 069	25
February.....	448, 393	33, 188	92, 932	161, 653	164, 781	518
March.....	463, 297	34, 407	53, 934	7, 767	25, 350	5, 749
April.....	252, 135	35, 724	13, 902	140, 916	2, 918	153
May.....	485, 964	31, 887	89, 798	251, 306	15, 571	352

<sup>1</sup> Represents contributions of employees and employers in employments covered by old-age and survivors insurance; from May 1951, includes deposits made in the trust fund by States under voluntary coverage agreements; beginning January 1951, on an estimated basis.

<sup>2</sup> Represents employee and Government contributions to the civil-service retirement and disability fund; Government contributions are made in 1 month for the entire fiscal year.

<sup>3</sup> Represents deposits in State clearing accounts of contributions plus penalties and interest collected from employers and, in 2 States, contributions from em-

ployees; excludes contributions collected for deposit in State sickness insurance funds. Data reported by State agencies; corrected to June 23, 1952.

<sup>4</sup> Represents taxes paid by employers under the Federal Unemployment Tax Act.

<sup>5</sup> Beginning 1947, also covers temporary disability insurance.

<sup>6</sup> Represents contributions of \$32.4 million from employees, and contributions for fiscal year 1951-52 of \$310.0 million from the Federal Government.

Source: *Daily Statement of the U. S. Treasury*, unless otherwise noted.

## MEDICAL ASSISTANCE

(Continued from page 12)

doubtless found it necessary to choose between getting medical services and paying for food, rent, or other essentials of daily living.

Probably, for the 20 States com-

bined, any overstatement of medical costs met from public assistance funds was small and was more than offset by the value of services provided by public health agencies and other public and private agencies, hospitals, and clinics without charge

to assistance funds. In some instances, moreover, even though medical needs were not included in determining their payments, recipients undoubtedly used part of the money they received to pay for medical care.



**Table 3.—Status of the old-age and survivors insurance trust fund, by specified period, 1937–52**

[In thousands]

Period	Receipts		Expenditures		Assets			
	Appropriations, transfers, and deposits <sup>1</sup>	Interest received	Benefit payments	Administrative expenses	Net total of U. S. Government securities acquired <sup>2</sup>	Cash with disbursing officer at end of period	Credit of fund account at end of period	Total assets at end of period
Cumulative, January 1937–May 1952.....	\$21,719,224	\$1,902,325	\$6,688,017	\$537,526	\$16,013,984	\$215,580	\$259,441	\$16,489,005
Fiscal year:								
1940–50.....	2,109,992	256,778	727,266	56,841	1,414,152	70,928	167,861	12,892,612
1950–51.....	3,124,098	287,392	1,498,088	70,447	1,677,976	200,456	212,311	14,735,567
11 months ended:								
May 1950.....	1,887,647	135,176	602,492	52,063	1,105,244	82,073	200,210	12,618,197
May 1951.....	2,843,103	161,446	1,341,044	63,939	1,410,909	205,918	230,527	14,492,176
May 1952.....	3,455,315	187,654	1,811,373	78,158	1,691,185	215,580	259,441	16,489,005
1951								
May.....	534,075	—	156,806	6,642	211,500	205,918	230,527	14,492,176
June.....	289,995	125,946	157,043	6,507	267,067	200,456	212,311	14,735,567
July.....	174,524	—	159,131	8,761	130,000	197,374	92,026	14,742,190
August.....	516,259	—	180,301	6,305	220,090	178,578	220,475	15,071,892
September.....	263,182	10,571	142,442	7,121	119,918	214,122	189,503	15,196,341
October.....	<sup>3</sup> 33,105	14,818	146,188	6,676	49,941	226,250	22,493	15,091,401
November.....	<sup>4</sup> 401,048	—	178,659	7,294	45,700	209,231	209,407	15,306,497
December.....	299,509	131,772	161,700	6,343	129,467	222,654	299,755	15,539,734
1952								
January.....	147,892	4,505	165,212	8,626	198,700	218,897	83,371	15,518,294
February.....	448,395	—	167,275	6,681	60,000	216,021	300,686	15,792,732
March.....	463,306	10,871	169,703	6,841	224,218	226,067	364,054	16,090,364
April.....	252,130	14,818	171,408	7,094	288,741	219,487	170,339	16,178,510
May.....	485,966	—	169,355	6,415	225,000	215,580	259,441	16,489,005

<sup>1</sup> For July 1940 to December 1950, equals taxes collected under the Federal Insurance Contributions Act. Beginning January 1951, amounts appropriated in accordance with sec. 201(a) of the Social Security Act as amended in 1950; from May 1951, includes deposits by States under voluntary coverage agreements. Beginning in the fiscal year 1947, includes amounts appropriated to meet costs of benefits payable to survivors of certain World War II veterans under the Social Security Act Amendments of 1946. Beginning November 1951, also includes small

amounts in reimbursement of sales of supplies and services.

<sup>2</sup> Includes accrued interest and repayments on account of accrued interest on bonds at time of purchase.

<sup>3</sup> Appropriations suspended from Oct. 10 to Nov. 6 to adjust for estimates on which earlier 1951 appropriations were based.

Source: Daily Statement of the U. S. Treasury.

**Table 4.—Status of the unemployment trust fund, by specified period, 1936–52**

[In thousands]

Period	Total assets at end of period	Net total of U. S. Government securities acquired <sup>1</sup>	Unexpended balance at end of period	State accounts				Railroad unemployment insurance account <sup>4</sup>			
				Deposits	Interest credited	Withdrawals <sup>2</sup>	Balance at end of period	Deposits	Interest credited	Benefit payments	Balance at end of period <sup>3</sup>
Cumulative, January 1936–May 1952.....	\$3,663,592	\$3,646,146	\$17,446	\$16,436,869	\$1,423,479	\$9,043,192	\$7,917,157	\$913,493	\$144,739	\$491,909	\$746,435
Fiscal year:											
1940–50.....	7,437,896	—724,068	23,633	1,098,705	149,046	1,879,000	6,651,571	9,728	18,020	143,904	786,325
1950–51.....	8,079,232	649,933	15,035	1,362,629	147,662	848,270	7,313,592	14,884	16,465	52,034	765,640
11 months ended:											
May 1950.....	7,476,118	—693,041	30,828	1,088,321	81,654	1,755,500	6,697,206	6,564	10,048	138,680	779,912
May 1951.....	8,052,016	608,953	28,799	1,344,688	79,386	780,890	7,294,755	11,263	8,961	49,288	757,261
May 1952.....	8,663,592	581,949	17,446	1,428,541	90,390	915,366	7,917,157	11,908	9,243	44,728	746,435
1951											
May.....	8,052,016	325,000	28,799	393,384	—	72,125	7,294,755	270	—	3,089	757,261
June.....	8,079,232	40,981	15,035	17,941	68,275	67,380	7,313,592	3,622	7,504	2,746	765,640
July.....	8,068,215	—35,000	39,018	53,293	17	66,515	7,300,387	29	—	2,215	767,827
August.....	8,367,086	306,000	31,889	375,214	—	72,760	7,602,841	316	—	3,898	764,245
September.....	8,322,164	—25,008	11,975	15,094	3,627	62,870	7,558,691	2,457	385	3,614	763,473
October.....	8,297,864	—45,008	32,683	42,234	4,454	68,552	7,536,827	1,130	457	4,022	761,037
November.....	8,509,369	227,000	17,188	280,564	—	64,972	7,752,420	107	—	4,195	756,949
December.....	8,526,425	—65,020	99,263	13,917	70,611	74,365	7,762,682	3,791	7,240	4,137	763,843
1952											
January.....	8,444,406	—4,000	21,244	32,818	3,194	112,605	7,685,988	15	317	5,758	758,417
February.....	8,544,993	101,000	20,831	208,901	47	103,692	7,791,244	311	5	4,984	753,749
March.....	8,462,756	—90,008	28,602	16,134	3,910	101,591	7,709,697	3,449	388	4,527	763,059
April.....	8,410,710	—41,008	17,564	45,213	4,492	98,286	7,661,115	92	446	4,002	749,595
May.....	8,663,592	253,000	17,446	345,160	30	89,158	7,917,157	211	4	3,375	746,435

<sup>1</sup> Includes accrued interest and repayments on account of interest on bonds at time of purchase; minus figures represent primarily net total of securities redeemed.

<sup>2</sup> Includes transfers from State accounts to railroad unemployment insurance account amounting to \$107,161,000.

<sup>3</sup> Includes withdrawals of \$79,169,000 for disability insurance benefits.

<sup>4</sup> Beginning July 1947, includes temporary disability program.

<sup>4</sup> Includes transfers to the account from railroad unemployment insurance administration fund amounting to \$85,290,000 and transfers of \$12,338,000 out of the account to adjust funds available for administrative expenses on account of retroactive credits taken by contributors under the Railroad Unemployment Insurance Act Amendments of 1948.

Source: Daily Statement of the U. S. Treasury.

**Table 5.—Old-age and survivors insurance: Monthly benefits in current-payment status<sup>1</sup> at the end of the month by type of benefit and by month, May 1951–May 1952, and monthly benefits awarded by type of benefit, May 1952**

[Amounts in thousands; data corrected to June 27, 1952]

Item	Total		Old-age		Wife's or husband's		Child's		Widow's or widower's		Mother's		Parent's	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
<b>Monthly benefits in current-payment status at end of month:</b>														
<b>1951</b>														
May.....	3,068,900	\$141,881.2	2,055,581	\$87,842.9	586,829	\$13,510.5	776,336	\$21,059.9	345,112	\$12,519.9	188,681	\$6,348.3	16,361	\$599.7
June.....	4,033,583	143,708.8	2,090,668	89,000.0	596,098	13,674.0	787,311	21,282.4	350,343	12,083.3	192,357	6,452.8	16,806	616.3
July.....	4,098,870	145,720.2	2,129,909	90,390.7	606,188	13,872.8	794,875	21,425.9	355,678	12,858.5	194,925	5,537.6	17,295	634.8
August.....	4,178,535	148,118.8	2,176,036	92,025.0	618,128	14,108.4	804,807	21,632.4	361,970	13,071.2	197,712	6,625.3	17,882	656.5
September.....	4,232,453	149,914.8	2,204,016	93,072.6	625,736	14,259.9	816,746	21,948.3	367,728	13,270.4	199,835	6,688.2	18,362	675.3
October.....	4,290,791	151,825.5	2,231,141	94,132.8	634,319	14,442.7	830,587	22,329.6	374,460	13,505.0	201,437	6,723.7	18,847	691.6
November.....	4,332,176	153,214.3	2,252,293	94,977.1	640,241	14,573.3	838,801	22,545.4	379,291	13,674.2	202,415	6,741.9	19,135	702.3
December.....	4,378,985	154,791.1	2,278,470	96,008.3	646,890	14,709.5	846,247	22,739.2	384,265	13,849.1	203,782	6,775.8	19,331	709.1
<b>1952</b>														
January.....	4,433,279	156,720.9	2,306,984	97,231.4	654,335	14,878.8	855,931	22,984.6	390,731	14,076.5	205,739	6,831.9	19,559	717.7
February.....	4,475,765	158,172.1	2,328,336	98,103.7	658,921	14,979.6	864,477	23,198.4	397,107	14,299.5	207,167	6,866.3	19,757	724.6
March.....	4,512,138	159,331.8	2,344,684	98,710.1	662,799	15,060.8	873,117	23,422.1	403,210	14,514.8	208,365	6,892.2	19,963	731.8
April.....	4,548,652	160,445.4	2,359,213	99,216.6	665,482	15,111.4	883,331	23,677.7	409,752	14,744.8	210,694	6,955.8	20,180	739.1
May.....	4,574,664	161,229.1	2,367,710	99,502.9	667,450	15,153.5	890,935	23,868.5	415,790	14,954.3	212,379	7,003.1	20,400	746.8
<b>Monthly benefits awarded in May 1952.....</b>	<b>68,397</b>	<b>2,187.1</b>	<b>28,760</b>	<b>1,120.6</b>	<b>10,637</b>	<b>227.8</b>	<b>15,285</b>	<b>364.0</b>	<b>7,871</b>	<b>274.4</b>	<b>5,464</b>	<b>177.3</b>	<b>380</b>	<b>13.6</b>

<sup>1</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit.

## RECENT PUBLICATIONS

(Continued from page 18)

STRYKER, PERRIN. "How to Retire Executives." *Fortune*, New York, Vol. 45, June 1952, pp. 110–111 ff. \$1.25.

Shows how some corporations are meeting the problems of aging management.

TIBBITTS, CLARK, editor. "Final Report: Second International Gerontological Congress." *Journal of Gerontology*, Baltimore, Vol. 7, Apr. 1952, pp. 259–290. \$2.

Summarizes the proceedings of the congress held in St. Louis, Mo., in September 1951 and highlights the major points made in the papers presented and in the discussions.

## Employment

PRENTICE-HALL, INC. *Successful Employee Benefit Plans*. New York: Prentice-Hall, Inc., 1952. 561 pp. \$8.85.

Describes (1) benefit plans that offer security, including all types of group insurance and "split dollar" insurance; (2) plans that increase employee income, including profit-sharing and employee stock plans and suggestion systems; and (3) other benefits, such as educational and self-improvement programs, credit unions, home-financing plans, and counseling, medical, and other

services. Considers the implementation of the plans and their tax and labor-law aspects, and gives data on cost and other factors.

SMITH, M. W. "Evidences of Potentialities of Older Workers in a Manufacturing Company." *Personnel Psychology*, Baltimore, Vol. 5, Spring 1952, pp. 11–18. \$2.

THOMAS, GEOFFREY, and OSBORNE, BARBARA. *Older People and Their Employment*. (Report Nos. 150/1 and 150/2.) London: Social Survey, Central Office of Information, 1951. 67 pp. Processed.

An inquiry made by the Social Survey for the Ministry of Labor and National Service to determine the attitude of the older worker toward employment and the attitude of the employer to the employment of elderly persons.

U. S. DEPARTMENT OF LABOR. WOMEN'S BUREAU. *Women Workers and Their Dependents*. (Bulletin No. 239.) Washington: U. S. Govt. Print. Off., 1952. 117 pp. 30 cents.

The economic responsibilities of women workers.

WELFORD, A. T. *Skill and Age: An Experimental Approach*. New York: Published for the trustees of the Nuffield Foundation by the Oxford University Press, 1951. 161 pp. \$1.75.

A study made to determine the changes in skill in later maturity and old age.

## Public Welfare and Relief

LALLY, DOROTHY. "Gains in International Social Welfare." *Social Casework*, New York, Vol. 33, June 1952, pp. 227–233. 50 cents.

YOUNGHUSBAND, EILEEN L. *Social Work in Britain: A Supplementary Report on the Employment and Training of Social Workers*. Dunfermline, Fife, Scotland: Carnegie United Kingdom Trust, 1951. 256 pp.

Considers the changes since 1945, when the original study was made, and presents information collected in the first half of 1950.

## Maternal and Child Welfare

BECK, BERTRAM M. *Simple Arithmetic About Complex Children: A Study of Temporary Shelter for Dependent and Neglected Children in New York City*. New York: Community Service Society of New York, Bureau of Public Affairs, 1952. 163 pp. Processed.

"Child Welfare in Japan." *International Review*, Geneva, Vol. 6, 1952, pp. 5–17. \$2.50 a year.

COHEN, FRANK J. *Children in Trouble: An Experiment in Insti-* (Continued on page 24)



Table 6.—Employment security: Selected data on nonfarm placements and unemployment insurance claims and benefits, by State, May 1952

[Corrected to June 25, 1952]

Region and State	Nonfarm place- ments	Initial claims <sup>1</sup>		Weeks of unemploy- ment covered by continued claims		Compensated unemployment					Average weekly insured unem- ployment under State programs <sup>2</sup>
		Total	Women	Total	Women	All types of unemployment <sup>3</sup>			Total unemployment		
						Weeks compen- sated	Benefits paid <sup>4</sup>	Average weekly number of benefi- ciaries	Weeks compen- sated	Average weekly payment	
Total.....	571,862	891,742	387,660	4,708,011	2,241,178	4,040,677	\$86,958,341	918,336	3,682,859	\$22.40	<sup>4</sup> 1,075,536
Region I:											
Connecticut.....	8,778	12,392	7,597	66,068	42,666	56,438	1,125,687	12,827	51,348	20.80	14,502
Maine.....	3,405	6,311	3,611	55,492	31,893	50,884	788,402	11,565	46,539	15.96	12,387
Massachusetts.....	16,923	47,337	25,549	322,908	172,318	285,892	6,708,602	64,975	266,467	24.34	73,172
New Hampshire.....	1,980	6,152	3,823	37,914	23,023	32,677	629,399	7,427	29,443	20.23	8,816
Rhode Island.....	2,413	17,206	9,747	87,351	50,065	80,456	1,727,140	18,285	76,768	21.89	19,820
Vermont.....	997	2,418	592	12,218	6,375	10,129	214,313	2,302	9,379	21.86	2,835
Region II:											
New Jersey.....	12,777	41,283	21,982	219,636	126,460	209,768	4,818,973	47,675	195,655	23.73	50,585
New York.....	71,164	203,182	101,794	870,302	436,021	781,221	18,125,909	177,550	705,365	24.39	199,048
Puerto Rico.....	1,468										
Virgin Islands.....	144										
Region III:											
Delaware.....	1,261	673	305	4,281	2,368	3,789	69,387	861	3,566	18.72	972
Pennsylvania.....	19,236	113,281	33,788	456,766	175,563	372,298	8,711,512	84,613	341,302	24.21	106,846
Region IV:											
Dist. of Col.....	4,244	1,315	430	8,637	3,335	8,049	142,896	1,829	7,981	17.80	1,897
Maryland.....	7,596	9,259	4,461	64,607	34,439	59,594	1,163,326	13,544	52,115	20.60	14,423
North Carolina.....	13,910	27,190	15,844	122,231	81,712	135,829	2,149,889	30,870	123,915	16.47	30,350
Virginia.....	8,349	18,738	12,035	48,633	30,895	26,698	455,892	6,068	25,305	17.46	12,257
West Virginia.....	2,271	11,004	1,333	70,752	12,745	61,048	1,185,933	13,875	52,488	20.02	16,298
Region V:											
Alabama.....	12,597	15,803	3,398	70,688	22,204	51,500	894,360	11,705	48,417	17.80	15,885
Florida.....	13,886	10,436	5,344	40,714	20,226	26,426	448,566	6,006	25,295	17.13	9,300
Georgia.....	15,141	9,512	5,190	62,781	39,295	50,137	813,247	11,395	45,904	16.73	13,809
Mississippi.....	8,609	6,182	2,098	39,864	12,982	33,068	498,663	7,515	30,188	15.50	9,043
South Carolina.....	7,509	8,092	3,488	48,063	24,607	39,793	716,214	9,044	37,645	18.44	10,654
Tennessee.....	16,051	10,436	3,096	112,541	48,452	91,716	1,515,289	20,845	87,108	16.74	26,099
Region VI:											
Kentucky.....	3,408	13,137	4,825	90,661	34,403	70,698	1,275,278	16,068	67,017	18.22	20,785
Michigan.....	15,249	28,884	7,204	145,246	63,770	125,522	3,227,785	28,528	120,413	26.27	34,386
Ohio.....	31,195	31,709	12,728	157,979	78,588	118,100	2,689,690	26,841	106,083	23.92	35,637
Region VII:											
Illinois.....	18,506	49,516	22,136	322,238	171,316	248,491	5,606,190	56,475	202,811	24.72	76,114
Indiana.....	9,669	16,104	8,805	78,681	37,606	64,994	1,422,824	14,771	60,015	22.78	17,408
Wisconsin.....	9,074	6,790	3,456	42,720	22,483	34,824	803,808	7,915	31,421	23.66	9,297
Region VIII:											
Minnesota.....	11,507	4,022	1,569	64,791	23,577	63,507	1,129,493	14,433	58,089	18.38	13,729
Montana.....	4,162	540	252	7,453	3,378	7,296	130,611	1,658	7,296	17.90	1,431
North Dakota.....	2,943	97	41	1,998	727	2,176	47,501	495	1,832	22.94	380
South Dakota.....	2,277	120	51	1,634	643	1,702	33,096	387	1,542	20.07	360
Region IX:											
Iowa.....	8,333	2,515	1,359	21,033	10,468	18,267	355,178	4,156	15,413	20.85	4,485
Kansas.....	10,225	1,962	575	13,358	4,100	13,162	291,231	2,991	12,115	22.80	2,875
Missouri.....	15,746	12,088	5,974	76,714	41,395	64,427	1,141,647	14,642	53,100	19.60	17,299
Nebraska.....	5,862	984	546	7,012	3,938	7,261	147,815	1,650	6,764	21.08	1,516
Region X:											
Arkansas.....	12,506	4,236	1,131	34,405	7,945	27,250	468,171	6,199	25,208	17.57	7,390
Louisiana.....	8,494	12,688	2,275	77,137	18,981	66,828	1,361,089	15,188	61,058	21.06	17,382
Oklahoma.....	15,434	4,826	1,295	36,150	11,613	29,599	553,990	6,727	27,962	19.11	8,052
Texas.....	49,615	8,796	2,473	55,398	20,584	44,028	729,362	10,006	41,628	16.93	13,496
Region XI:											
Colorado.....	7,950	2,046	313	8,192	2,427	5,881	120,131	1,337	5,318	21.13	1,661
New Mexico.....	5,852	1,320	195	8,788	1,733	7,048	146,510	1,602	6,690	21.17	1,589
Utah.....	5,495	1,225	388	8,839	4,191	8,093	187,524	1,839	7,068	24.27	2,067
Wyoming.....	1,344	440	87	2,013	724	1,832	38,762	416	1,337	24.14	405
Region XII:											
Arizona.....	5,195	1,990	729	8,490	3,653	4,651	92,219	1,057	4,368	20.09	1,901
California.....	36,610	84,483	40,422	475,202	236,279	412,905	9,183,142	93,842	380,619	22.93	111,117
Hawaii.....	1,004	1,266	409	10,358	5,660	8,699	154,497	1,977	6,921	20.13	( <sup>5</sup> )
Nevada.....	2,407	707	266	4,030	1,828	4,173	97,685	948	3,842	24.12	856
Region XIII:											
Alaska.....	895	1,192	407	12,441	3,031	14,463	430,704	3,287	14,027	29.98	( <sup>5</sup> )
Idaho.....	3,838	642	238	7,395	2,504	7,075	157,206	1,608	6,752	22.62	1,448
Oregon.....	8,092	6,676	1,859	36,798	14,572	34,447	742,686	7,829	31,583	22.41	7,946
Washington.....	8,266	12,539	2,847	68,360	21,508	55,848	1,321,625	12,693	52,421	24.02	15,323

<sup>1</sup> Excludes transitional claims.

<sup>2</sup> Total, part-total, and partial.

<sup>3</sup> Not adjusted for voided benefit checks and transfers under interstate combined-wage plan.

<sup>4</sup> Excludes Alaska and Hawaii.

<sup>5</sup> Data not available.

Source: Department of Labor, Bureau of Employment Security, and affiliated State agencies.

**Table 7.—Public assistance in the United States, by month, May 1951–May 1952<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

Year and month	Total	Old-age assistance	Aid to dependent children			Aid to the blind	Aid to the permanently and totally disabled <sup>1</sup>	General assistance	Total	Old-age assistance	Aid to dependent children (families)	Aid to the blind	Aid to the permanently and totally disabled <sup>1</sup>	General assistance
			Families	Recipients										
				Total <sup>2</sup>	Children									
Number of recipients														
1951														
May		2,754,963	640,679	2,197,806	1,637,341	96,990	97,079	355,000		-0.2	-0.8	(9)	+10.5	-7.6
June		2,745,344	632,691	2,170,308	1,617,096	97,024	104,230	335,000		-3	-1.2	(9)	+7.4	-5.0
July		2,737,701	618,400	2,122,586	1,581,434	97,256	108,907	324,000		-3	-2.3	+0.2	+4.5	-3.1
August		2,732,021	612,128	2,103,208	1,567,218	97,349	111,329	319,000		-2	-1.0	+1	+2.2	-1.4
September		2,722,933	606,078	2,084,104	1,553,249	97,158	113,049	311,000		-3	-1.0	-2	+1.5	-2.6
October		2,711,620	597,249	2,055,463	1,532,255	97,185	114,923	311,000		-4	-1.5	(9)	+1.7	(9)
November		2,705,125	591,992	2,039,163	1,520,326	97,221	118,284	316,000		-2	-9	(9)	+2.9	+1.4
December		2,701,080	591,844	2,041,473	1,522,930	97,179	124,419	323,000		-1	(9)	(9)	+5.2	+2.2
1952														
January		2,693,957	593,618	2,047,286	1,527,796	97,215	128,493	339,000		-3	+3	(9)	+3.3	+5.0
February		2,685,066	594,042	2,050,853	1,531,121	97,144	131,779	336,000		-3	+1	-1	+2.6	-9
March		2,679,911	596,740	2,061,603	1,540,055	97,257	134,957	335,000		-2	+5	+1	+2.4	-3
April		2,671,699	598,401	2,068,811	1,546,313	97,353	138,017	320,000		-3	+3	+1	+2.3	-4.3
May		2,666,480	598,250	2,069,908	1,547,317	97,571	141,829	301,000		-2	(9)	+2	+2.8	-4.8
Amount of assistance														
Percentage change from previous month														
1951														
May	\$191,042,838	\$118,930,667	\$47,023,317			\$4,523,461	\$4,399,393	\$16,166,000		-0.5	+0.6	-1.0	+0.6	+11.5
June	189,320,631	118,666,891	46,385,131			4,537,435	4,677,074	15,054,000		-9	-2	-1.4	+3	+6.3
July	188,144,403	119,305,221	45,003,226			4,536,052	4,847,904	14,452,000		-6	+5	-3.0	(9)	+3.7
August	188,194,866	119,308,258	44,745,286			4,558,093	4,950,229	14,633,000		(9)	(9)	-6	+5	+2.1
September	188,364,274	119,841,541	44,819,189			4,567,563	5,150,981	13,985,000		+1	+4	+2	+2	+4.1
October	189,755,153	120,746,802	44,675,023			4,640,500	5,274,768	14,418,000		+7	+8	-3	+1.6	+2.4
November	189,739,721	120,440,700	44,575,407			4,663,332	5,431,282	14,629,000		(9)	-3	-2	+5	+3.0
December	190,818,675	120,299,184	44,864,190			4,671,872	5,779,429	15,204,000		+6	-1	+6	+2	+6.4
1952														
January	192,061,883	120,070,999	45,118,621			4,808,443	5,934,820	16,129,000		+7	-2	+6	+2.9	+6.1
February	192,332,254	120,215,489	45,275,761			4,840,382	6,097,622	15,903,000		+1	+1	+3	+7	+2.7
March	192,614,690	120,240,482	45,469,064			4,836,239	6,222,905	15,846,000		+1	(9)	+4	-1	+2.1
April	192,165,737	120,106,071	45,713,331			4,851,436	6,363,899	15,131,000		-2	-1	+5	+3	+2.3
May	191,428,209	120,391,328	45,504,196			4,868,655	6,565,030	14,099,000		-4	+2	-5	+4	+3.2

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. All data subject to revision.  
<sup>2</sup> Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.

<sup>3</sup> Program initiated in October 1950 under Public Law 734.  
<sup>4</sup> Increase of less than 0.05 percent.  
<sup>5</sup> Decrease of less than 0.05 percent.

(Continued from page 22)

tutional Child Care. New York: W. W. Norton & Co., Inc., 1952. 251 pp. \$3.50.

The director of Youth House, New York City's detention home for the temporary care of delinquent children, shows how these children can be directed toward healthy, normal growth.

ILLINOIS. GOVERNOR'S COMMITTEE FOR ILLINOIS ON THE MIDCENTURY WHITE HOUSE CONFERENCE ON CHILDREN AND YOUTH. *Children and Youth in Illinois*. Springfield: The Committee, 1951. 198 pp.

Pictures the progress that has been made in Illinois during the past 10 years in work for children and youth

and recommends ways of attaining the goal of a healthy personality for every child.

INTERNATIONAL LABOR OFFICE. *Revision of the Maternity Protection Convention 1919 (No. 3)*. (International Labor Conference, Thirty-Fifth Session, Geneva, 1952, Report VII.) Geneva: The Office, 1952. 81 pp.

JOSSELYN, IRENE M. *The Adolescent and His World*. New York: Family Service Association of America, 1952. 124 pp. \$1.75.

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KIESERITSKY, IRENE. "Psychological and Vocational Problems of Young

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U. S. DEPARTMENT OF LABOR. WOMEN'S BUREAU. *Bibliography on Maternity Protection*. Washington: The Bureau, Sept. 1951. 53 pp. Processed. An annotated bibliography.

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COLLINS, SELWYN D. "Trends in Illness and Mortality." *Public Health Reports*, Washington, Vol. 67, May 1952, pp. 497-503. 45 cents.

FAZEKAS, JOSEPH F. "The Total Patient-Care Approach to Chronic Disease." *Public Health Reports*, Washington, Vol. 67, May 1952, pp. 421-425. 45 cents.

Social Security



Table 8.—Amount of vendor payments for medical care for recipients of public assistance, by program and State, March 1952<sup>1</sup>

State <sup>2</sup>	Old-age assistance	Aid to dependent children	Aid to the blind	Aid to the permanently and totally disabled	General assistance <sup>3</sup>
Alaska.....				( <sup>4</sup> )	\$12,500
Calif.....				( <sup>4</sup> )	54,214
Conn.....	\$162,639	\$71,730	\$3,050	( <sup>4</sup> )	( <sup>4</sup> )
Del.....		548		( <sup>4</sup> )	( <sup>4</sup> )
D. C.....	248	184	18	\$185	60
Ill.....	926,606	70,317	20,523	53,622	424,273
Ind.....	284,400	44,576	11,575	( <sup>4</sup> )	127,272
Iowa.....				( <sup>4</sup> )	149,252
Kans.....	131,129	29,600	2,732	16,782	46,992
La.....	140	2,798	167	1,523	759
Maine.....				( <sup>4</sup> )	43,516
Mass.....	397,189	59,623		161,150	136,754
Mich.....	51,937		544	9,662	85,471
Minn.....	744,197	47,148	6,172	( <sup>4</sup> )	( <sup>4</sup> )
Mont.....					131,651
Nebr.....	214,129	9,567	1,027	( <sup>4</sup> )	( <sup>4</sup> )
Nev.....	2,501			( <sup>4</sup> )	4,700
N. H.....	55,152	16,594	2,114	( <sup>4</sup> )	( <sup>4</sup> )
N. J.....		11,069			94,615
N. Y.....	1,206,623	390,713	44,908	359,881	( <sup>4</sup> )
N. C.....	10,431	7,027		2,147	113,135
N. Dak.....	24,395	1,878	55	1,436	18,046
Ohio.....	155,650	8,902	5,583		393,628
Oreg.....					137,120
R. I.....					52,153
S. C.....					6,964
S. Dak.....					56,225
Utah.....	777	532	14		21
Va.....					3,981
Wis.....	227,619	82,295	7,763	7,764	118,612

<sup>1</sup> For March data excluding vendor payments for medical care, see the *Bulletin*, June 1952.

<sup>2</sup> Excludes States that made no vendor payments for medical care for March or did not report such payments. For the special types of public assistance, figures in italics represent payments made without Federal participation.

<sup>3</sup> In all States except California, Illinois, Louisiana, Massachusetts, Nevada, New Jersey, and Utah includes payments made on behalf of recipients of the special types of public assistance.

<sup>4</sup> No program for aid to the permanently and totally disabled.

<sup>5</sup> Data not available.

Table 9.—Average payments including vendor payments for medical care and average amount of vendor payments per assistance case, by program and State, March 1952<sup>1</sup>

State <sup>2</sup>	Old-age assistance		Aid to dependent children (per family)		Aid to the blind		Aid to the permanently and totally disabled	
	All assist- ance	Vendor pay- ments for medical care	All assist- ance	Vendor pay- ments for medical care	All assist- ance	Vendor pay- ments for medical care	All assist- ance	Vendor pay- ments for medical care
Conn.....	\$70.79	\$9.00	\$122.61	\$15.00	\$77.70	\$10.00	( <sup>4</sup> )	( <sup>4</sup> )
Del.....			81.63	.48				
D. C.....	48.54	.09	98.11	.08	51.18	.07	\$54.65	\$9.10
Ill.....	48.56	8.09	112.73	3.05	54.90	7.20	57.26	18.93
Ind.....	41.43	6.34	71.74	5.18	44.60	6.57	( <sup>4</sup> )	( <sup>4</sup> )
Kans.....	55.97	2.49	98.12	6.80	59.66	4.45	57.26	6.22
La.....	50.12	( <sup>4</sup> )	63.18	.13	45.25	.09	40.27	.10
Mass.....	73.41	4.00	120.28	4.32			82.97	33.28
Mich.....	48.68	.66			53.94	.29	60.82	8.65
Minn.....	58.11	13.33	105.12	8.99	66.30	5.26	( <sup>4</sup> )	( <sup>4</sup> )
Nebr.....	52.68	9.68	92.61	3.37	64.37	1.34	( <sup>4</sup> )	( <sup>4</sup> )
Nev.....	55.03	.93					( <sup>4</sup> )	( <sup>4</sup> )
N. H.....	51.99	8.00	115.14	11.50	55.77	7.00		
N. J.....			101.99	2.11				
N. Y.....	64.40	10.18	119.22	7.29	71.97	10.43	71.14	11.79
N. C.....	24.16	.20	47.73	.41			27.93	.47
N. Dak.....	54.30	2.71	97.58	1.12	55.58	.50	62.18	2.25
Ohio.....	50.40	1.33	73.39	.66	50.59	1.44		
Utah.....	55.59	.08	109.58	.18	60.33	.06		
Wis.....	53.00	4.41	124.26	9.65	60.20	5.81	72.50	8.58

<sup>1</sup> For March data excluding vendor payments for medical care, see the *Bulletin*, June 1952. All averages based on cases receiving money payments, vendor payments for medical care, or both. Averages for general assistance not computed here because of difference among States in policy or practice regarding use of general assistance funds to pay medical bills for recipients of the special types of public assistance. Figures in italics represent payments made without Federal participation.

<sup>2</sup> Excludes States that made no vendor payments for medical care for March or did not report such payments.

<sup>3</sup> No program for aid to the permanently and totally disabled.

<sup>4</sup> Less than 1 cent.

<sup>5</sup> Average payment computed on base excluding payments for services provided before the pooled fund was established.

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ROSENFELD, E. D. "Hospital Facilities for the Aged." *The Modern Hospital*, Chicago, Vol. 78, June 1952, pp. 75-78. 35 cents.

**Table 10.—Old-age assistance: Recipients and payments to recipients, by State, May 1952<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	April 1952 in—		May 1951 in—	
				Number	Amount	Number	Amount
<b>Total<sup>2</sup></b>	<b>2,606,480</b>	<b>\$120,391,328</b>	<b>\$45.15</b>	<b>-0.2</b>	<b>+0.2</b>	<b>-3.2</b>	<b>+1.2</b>
Ala.	73,313	1,576,888	21.51	-1.1	-7	-9.3	-5.7
Alaska	1,659	94,426	56.92	-1	+1	+1.5	+3.5
Ark.	13,951	691,004	49.53	+1	+3	-1.6	-3.7
Ariz.	58,256	1,355,324	23.26	-4	+2.3	-12.7	-6.8
Calif.	273,092	18,096,393	66.26	( <sup>3</sup> )	-2	-2	-1.5
Colo. <sup>4</sup>	51,796	3,655,225	70.57	-2	-3	-4	-8.2
Conn.	17,537	1,102,791	62.88	-1.3	( <sup>5</sup> )	-11.9	-8.8
Del.	1,721	50,514	29.35	+1.4	-11.7	+9.9	+12.1
D. C.	2,747	144,062	52.44	-6	+7.1	-3.0	+6.6
Fla.	67,281	2,592,204	38.53	-3	+1	-3.0	-3.7
Ga.	95,211	2,973,150	31.23	( <sup>6</sup> )	+1	-6.6	+21.0
Hawaii	2,207	73,751	33.42	-6	-6	-3.7	-3.1
Idaho	9,288	470,737	50.68	-3	-3	-17.2	-9.4
Ill.	110,473	4,570,134	41.37	-3	( <sup>7</sup> )	-4.9	-11.2
Ind.	43,217	1,562,026	36.14	-7	-3	-12.4	-10.6
Iowa	47,944	2,462,094	51.35	-4	-4	-2.1	+1.1
Kans.	37,157	1,961,709	52.80	-2	-1	-3.6	+3.9
Ky.	62,361	1,843,110	29.56	-1.1	-1.1	-7.3	+32.6
La.	120,642	6,036,147	50.03	+1	+5	+2.0	+9.6
Maine	14,189	611,994	43.13	-3	-1	-6.2	-5.3
Md.	11,293	466,404	41.30	-3	+2	-2.0	+6.6
Mass.	98,804	6,853,953	69.37	-2	-1.6	-2.9	+8.3
Mich.	91,604	4,446,115	48.54	-3	-2	-4.9	-1.5
Minn.	54,508	2,488,315	45.65	-3	-2	-1.1	+6.2
Miss.	57,592	1,210,646	21.02	( <sup>8</sup> )	( <sup>9</sup> )	-2.9	+11.0
Mo.	131,511	5,998,581	45.61	-1	+4.6	-2	+5.3
Mont.	11,136	872,741	51.43	-7	-6	-5.4	-9.6
Nebr.	20,970	891,830	42.53	-1.3	-1.3	-8.0	-14.6
Nev.	2,720	149,951	55.13	+2	+1.7	-1.1	-9
N. H.	6,940	302,239	43.55	+2	-1	-4.3	-9.6
N. J.	21,991	1,190,917	54.15	-2	( <sup>10</sup> )	-5.5	+4.8
N. Mex.	10,758	454,310	42.23	+4	+5	+1.0	+11.3
N. Y.	114,156	6,383,569	55.92	-2	-5	-1.2	+2.0
N. C.	51,433	1,255,142	24.40	-1	+7	-16.2	-8.7
N. Dak.	8,872	449,016	50.61	-5	-8	-1.8	-2
Ohio	115,355	5,664,843	49.11	-6	-5	-4.2	+5.5
Okla.	95,562	4,978,728	52.10	-4	+6.5	-3.0	+4.8
Oreg.	22,557	1,297,823	57.54	-2	-4	-3.0	+3.0
Pa.	72,679	2,838,585	39.06	-1.1	-1.3	-9.8	-8.0
P. R.	34,839	261,595	7.51	+7.5	+7.2	+98.7	+95.8
R. I.	9,361	452,919	48.38	-8	( <sup>11</sup> )	-4.2	+2.4
S. C.	42,475	1,158,847	27.28	-1	( <sup>12</sup> )	-9	+8.1
S. Dak.	11,841	497,982	42.06	-5	-3	-2.5	+1.0
Tenn.	59,738	1,956,125	32.75	-1	+1	-8.7	+1.5
Tex.	218,834	7,319,331	33.45	-1	-1	-1.5	+6
Utah	9,740	539,601	55.40	-1	( <sup>13</sup> )	-1.3	+11.2
Vt.	7,020	280,385	39.94	+1	+7	+2.3	+12.2
V. I. <sup>14</sup>	680	7,440					
Va.	18,712	431,489	23.06	-3	-2	-4.6	-2
Wash.	67,091	4,171,833	62.18	-6	-1.1	-5.1	-5.3
W. Va.	26,135	745,785	28.54	+2	-4	+4	+8.9
Wis.	51,303	2,515,072	49.02	-4	+1	-1.5	+12.7
Wyo.	4,228	235,533	55.71	-2	-3	-2.4	-3.0

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. All data subject to revision.

<sup>2</sup> Includes 3,958 recipients under 65 years of age in Colorado and payments to these recipients. Such payments are made without Federal participation.

<sup>3</sup> Decrease of less than 0.05 percent.

<sup>4</sup> Increase of less than 0.05 percent.

<sup>5</sup> Estimated.

**Table 11.—Aid to the blind: Recipients and payments to recipients, by State, May 1952<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	April 1952 in—		May 1951 in—	
				Number	Amount	Number	Amount
<b>Total<sup>2</sup></b>	<b>97,571</b>	<b>\$4,868,655</b>	<b>\$49.90</b>	<b>+0.2</b>	<b>+0.4</b>	<b>+0.6</b>	<b>+7.6</b>
<b>Total, 51 States<sup>3</sup></b>	<b>97,507</b>	<b>4,865,270</b>	<b>49.90</b>	<b>+2</b>	<b>+3</b>	<b>+3.5</b>	<b>+10.3</b>
Ala.	1,509	36,707	24.33	-3	+3	-3.1	+6.3
Alaska	87	1,530	( <sup>4</sup> )	( <sup>5</sup> )	( <sup>6</sup> )		
Ariz.	712	38,700	54.35	-8	-2	-14.4	-18.4
Ark.	1,883	53,913	28.63	-2	+2.5	-5.5	+3.1
Calif. <sup>7</sup>	11,526	940,432	81.59	-1	( <sup>8</sup> )	+3.4	+3.0
Colo.	345	22,127	64.14	-2.3	-1.3	-3.4	+6.3
Conn.	311	22,040	70.87	+3	+5.2	+2.6	+9.7
Del.	225	10,379	46.13	+1.4	+1.7	+10.8	+15.5
D. C.	255	14,308	56.11	-3.8	+4.0	-1.9	+5.9
Fla.	3,154	134,057	42.50	-6	+3.3	-5.1	-5.2
Ga.	2,962	106,929	36.10	+3	+4	+3.2	+29.1
Hawaii	107	4,272	39.93	-1.8	-2.1	-7.0	-1.1
Idaho	199	10,908	54.81	+1.5	+1.3	-2.9	+7
Ill.	3,981	194,433	48.84	-5	-3	-4.8	-3.8
Ind.	1,712	66,943	39.10	-4	-2	-5.9	-4.0
Iowa	1,281	78,941	61.62	-5	+2.7	+1.5	+8.0
Kans.	610	33,711	55.26	+5	-7	-7.2	+1.1
Ky.	2,531	72,206	28.53	-1	-8.8	+2.2	-8.4
La.	1,907	88,616	46.47	-6	+1.3	+2.4	+8.4
Maine	592	27,125	45.82	-3	-4	-8.8	-8.7
Md.	467	21,712	46.49	-1.5	-2	-4.7	+5.0
Mass.	1,658	132,848	80.13	+5	+5	+6.0	+23.3
Mich.	1,871	100,627	53.78	+6	+7	+7	+4.1
Minn.	1,148	71,496	62.28	-1.5	+1.0	-2	+9.4
Miss.	2,821	72,917	25.85	+2	+3	+2.0	+12.7
Mo. <sup>9</sup>	3,244	162,200	50.00	+3.1	+3.1	+17.0	+46.2
Mont.	523	29,657	56.71	+6	+6	-2.2	+5.9
Nebr.	746	46,159	61.88	-5	-1.8	+2.2	+3.8
Nev.	37	5,055	( <sup>10</sup> )	( <sup>11</sup> )	( <sup>12</sup> )	( <sup>13</sup> )	( <sup>14</sup> )
N. H.	302	14,782	48.95	+1.3	+1.2	-5.0	-8.4
N. J.	809	50,610	62.56	+4	+2.6	+3.7	+18.3
N. Mex.	472	18,369	38.92	-2	-1	-9.6	-8.4
N. Y.	4,095	268,812	64.42	0	-3	+2.2	+5.1
N. C.	4,420	192,677	44.54	+1	+4	-2	+1
N. Dak.	112	6,067	54.17	+1.8	+1.4	+3.7	+6.8
Ohio	3,755	184,374	49.10	+1	-1	-2.3	+5.6
Okla.	2,536	130,834	51.59	-5	-4	-4.3	-3.8
Oreg.	382	25,490	66.73	-3	-8	-4	-4.5
Pa. <sup>15</sup>	15,853	770,531	49.54	+8	+6	+1.6	+27.2
P. R.	712	5,205	7.31	+8.5	+7.7	+50.5	+45.5
R. I.	184	11,022	59.90	-1.6	-3.4	+2.8	+13.0
S. C.	1,595	45,194	28.33	-3	-2	-1	+3.2
S. Dak.	208	8,246	39.45	+2.0	+1.5	-5.0	-1.9
Tenn.	2,784	109,952	39.49	+3	+6	+1.6	+6.7
Tex.	6,020	225,846	37.52	+1	+3	-1.1	+4
Utah	226	13,676	60.51	+4	+1.0	+7.6	+19.4
Vt.	177	7,756	43.82	-1.7	-8	-1.1	+8.3
V. I. <sup>16</sup>	45	480					
Va.	1,455	45,110	31.00	-7	-4	-4.4	-1.7
Wash. <sup>17</sup>	831	64,776	77.95	+1	+4	-2.2	+9
W. Va.	1,118	37,523	33.56	+2.4	+1.7	+4.0	+12.2
Wis.	1,337	73,269	54.80	+1	+3	-2.6	+8.8
Wyo.	98	5,286	53.94	( <sup>18</sup> )	( <sup>19</sup> )	( <sup>20</sup> )	( <sup>21</sup> )

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. Figures in italics represent programs administered without Federal participation. All data subject to revision.

<sup>2</sup> Data include recipients of payments made without Federal participation and payments to these recipients in California (541 recipients, \$45,426 in payments), in Washington (13 recipients, \$677 in payments), in Missouri (661 recipients, \$47,853 in payments), and in Pennsylvania (6,254 recipients, \$306,351 in payments). State plans for aid to the blind in Missouri and Pennsylvania were approved under the Social Security Act Amendments of 1950.

<sup>3</sup> States with plans approved by the Social Security Administration. In computing percentages, data for Missouri for May 1951 were excluded because the State did not have an approved plan in that month. See also footnote 2.

<sup>4</sup> Average payment not computed on base of less than 50 recipients; percentage change, on less than 100 recipients.

<sup>5</sup> Increase of less than 0.05 percent.

<sup>6</sup> Excludes cost of medical care, for which payments are made to recipients quarterly.

<sup>7</sup> Estimated.



Table 12.—Aid to dependent children: Recipients and payments to recipients, by State, May 1952<sup>1</sup>

(Exclusive of vendor payments for medical care and cases receiving only such payments)

State	Number of families	Number of recipients		Payments to recipients			Percentage change from—			
		Total <sup>2</sup>	Children	Total amount	Average per—		April 1952 in—		May 1951 in—	
					Family	Recipient	Number of families	Amount	Number of families	Amount
Total.....	508,250	2,069,908	1,547,317	\$45,504,196	\$76.06	\$21.98	( <sup>3</sup> )	-0.5	-6.6	-3.2
Total, 32 States <sup>4</sup> .....	508,220	2,069,799	1,547,238	45,502,993	76.06	21.98	( <sup>3</sup> )	-0.5	-6.6	-3.2
Alabama.....	18,293	65,701	51,188	645,233	35.27	9.82	-0.2	( <sup>5</sup> )	-2.4	+1.0
Alaska.....	772	2,478	1,807	57,398	74.35	23.16	+2.8	+3.0	+9.2	+21.8
Arizona.....	3,644	13,530	10,108	267,847	73.50	19.80	+2.9	+3.1	-11.3	-14.0
Arkansas.....	13,223	48,785	37,298	550,235	41.61	11.28	-3	+1.8	-17.8	-2.3
California.....	55,535	174,772	131,644	6,537,358	117.72	37.41	-3	-8	-2.5	+3.4
Colorado.....	5,126	18,847	14,264	506,386	98.79	26.87	-6	-1	-7.9	-6
Connecticut.....	4,664	15,307	11,144	496,747	106.51	32.45	-9	-6	-15.9	-16.9
Delaware.....	727	2,797	2,143	60,440	83.14	21.61	-4	+1.3	+2.5	+18.3
District of Columbia.....	1,997	8,140	6,334	209,196	104.76	25.70	-5	+6.1	-6.2	+1.3
Florida.....	17,572	57,590	42,974	834,594	47.50	14.49	+3	+4.3	-39.3	-42.4
Georgia.....	21,953	73,276	56,166	1,093,715	49.82	14.93	0	-1	+14.7	+23.5
Hawaii.....	3,208	11,910	9,304	269,673	84.06	22.64	-8	-1.1	-7.0	-9.5
Idaho.....	2,166	7,514	5,541	241,669	111.57	32.16	-1.1	-1.1	-11.5	-4.8
Illinois.....	22,831	81,834	60,772	2,529,886	110.81	30.91	-5	-6	-2.4	+9.9
Indiana.....	8,441	28,289	20,946	570,977	67.64	20.18	-4	-1	-18.3	-16.1
Iowa.....	5,416	19,040	14,174	575,965	106.35	30.25	-1	+5.7	-3.2	+12.5
Kansas.....	4,249	15,065	11,429	389,683	91.71	25.87	-9	-2.0	-14.4	-4.6
Kentucky.....	20,033	70,886	52,346	837,189	41.79	11.81	-1.0	-1.1	-16.2	-6.2
Louisiana.....	22,537	82,722	61,648	1,443,802	64.06	17.45	+6	+3.6	-7.8	+19.2
Maine.....	4,491	15,594	11,297	327,664	72.96	21.01	-8	-9	-1.8	-3.2
Maryland.....	5,030	19,496	14,924	443,388	88.15	22.74	-2	+3	-18.8	-11.1
Massachusetts.....	13,139	43,350	31,947	1,515,644	115.35	34.96	-3	-1.1	-1.7	+4.0
Michigan.....	25,357	82,192	58,546	2,478,258	97.73	30.15	( <sup>3</sup> )	+1	-4	+6.1
Minnesota.....	7,838	26,564	20,252	778,784	99.36	29.32	-1	-6	-1.4	+8.3
Mississippi.....	10,630	40,176	30,890	279,103	26.26	6.95	+7	+7	-6	+38.5
Missouri.....	21,922	74,363	54,776	1,148,935	52.41	15.45	-7	-5	-8.9	-8.3
Montana.....	2,366	8,263	6,143	206,243	87.17	24.96	-1.7	-1.7	-4.3	-3.3
Nebraska.....	2,749	9,309	6,854	247,866	90.17	26.63	-1.8	-1.8	-19.8	-16.3
Nevada.....	30	109	79	1,805	( <sup>6</sup> )	( <sup>6</sup> )	( <sup>6</sup> )	( <sup>6</sup> )	( <sup>6</sup> )	( <sup>6</sup> )
New Hampshire.....	1,416	4,911	3,593	147,178	103.94	29.97	-2	-1.1	-12.8	-12.8
New Jersey.....	5,187	17,277	13,079	524,099	101.04	30.34	+1	+1	-1.3	+6.6
New Mexico.....	5,393	18,635	14,369	334,170	61.96	17.93	-3	-3	-3.8	-2
New York.....	52,544	177,915	127,182	5,876,551	111.84	33.03	-8	-1.6	-3.5	-4
North Carolina.....	17,369	62,831	48,324	833,402	47.98	13.26	+5	+1.3	+5.2	+10.9
North Dakota.....	1,627	5,731	4,332	158,905	97.67	27.73	-1.5	-5	-11.9	-18.4
Ohio.....	13,323	49,136	37,032	965,094	72.44	19.64	-7	-6	-10.4	-15.3
Oklahoma.....	19,915	66,977	50,474	1,407,289	70.66	21.01	-1.1	-1.1	-9.1	-8.5
Oregon.....	3,425	11,524	8,650	359,688	105.02	31.21	-1.3	-1.9	-18.3	-19.2
Pennsylvania.....	30,915	113,631	85,139	2,703,601	87.45	23.79	-2.5	-4.1	-24.7	-23.1
Puerto Rico.....	24,951	75,564	56,309	226,737	9.09	3.00	+10.3	+10.2	+116.4	+121.6
Rhode Island.....	3,330	11,144	8,039	322,315	96.70	28.92	-1.1	-6	-3	+9.9
South Carolina.....	6,653	24,714	19,182	314,286	47.24	12.72	+3	-2	-1.4	+19.8
South Dakota.....	2,609	8,492	6,370	187,098	71.71	22.03	-5	+1	-1	+3.6
Tennessee.....	20,379	73,585	55,210	993,622	48.76	13.50	-5	-6	-13.3	-11.1
Texas.....	16,241	63,260	47,273	831,592	51.20	13.15	-3	+1.8	-15.9	-3.6
Utah.....	2,882	9,959	7,362	310,962	107.83	31.20	-1.4	-2.3	-8.6	-6.6
Vermont.....	1,027	3,592	2,772	85,319	53.69	15.35	+1	-5	-4	-5
Virgin Islands <sup>7</sup> .....	230	735	655	3,395						
Virginia.....	7,698	28,779	21,898	407,412	52.89	14.15	-1.2	-5	-9.4	-5.9
Washington.....	9,115	30,344	22,069	963,477	105.70	31.75	-9	-2	-17.9	-32.0
West Virginia.....	16,985	62,317	48,218	1,017,224	59.89	16.32	+2	( <sup>8</sup> )	-3.9	-7
Wisconsin.....	8,557	29,010	21,398	961,135	112.32	33.13	( <sup>9</sup> )	-9	-5.2	+2.0
Wyoming.....	540	1,946	1,460	54,933	101.73	28.23	-1.6	-1.7	-15.5	-14.2

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. Figures in italics represent program administered without Federal participation. All data subject to revision.<sup>2</sup> Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.<sup>3</sup> Decrease of less than 0.05 percent.<sup>4</sup> States with plans approved by the Social Security Administration.<sup>5</sup> Excludes cost of medical care, for which payments are made to recipients quarterly.<sup>6</sup> Average payment not computed on base of less than 50 families; percentage change, on less than 100 families.<sup>7</sup> In addition to these payments from aid to dependent children funds, supplemental payments of \$92,707 from general assistance funds were made to 2,971 families.<sup>8</sup> Estimated.<sup>9</sup> Increase of less than 0.05 percent.

**Table 13.—Aid to the permanently and totally disabled: Recipients and payments to recipients, by State, May 1952<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from April 1952 in—	
		Total amount	Average	Number	Amount
<b>Total<sup>2</sup>.....</b>	<b>141,829</b>	<b>\$6,565,030</b>	<b>\$46.29</b>	<b>+2.8</b>	<b>+3.2</b>
Alabama.....	8,533	193,200	22.64	+2	+6
Arkansas.....	168	4,537	27.01	( <sup>3</sup> )	( <sup>3</sup> )
Colorado.....	3,707	191,026	51.53	+5	+8
Delaware.....	140	6,408	45.77	+6.1	+5.7
Dist. of Col.....	1,258	73,989	58.81	+8	+8.2
Hawaii.....	1,142	53,177	46.56	-2	+1.1
Idaho.....	804	42,209	52.50	0	-3
Illinois.....	2,887	118,792	41.15	+4.7	+4.0
Kansas.....	2,710	140,381	51.80	+1.7	+2.2
Louisiana.....	14,831	601,552	40.56	+2	+2.0
Maryland.....	2,679	126,233	47.12	+1	+4
Massachusetts.....	5,063	314,086	62.04	+11.3	+16.5
Michigan.....	1,042	59,990	57.57	+6.1	+5.3
Mississippi.....	865	16,666	19.27	+2.9	+3.9
Missouri.....	11,430	530,825	46.44	+2.1	+2.4
Montana.....	1,109	62,418	56.28	+8	+1.5
New Hampshire.....	19	811	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
New Jersey.....	1,514	91,978	60.75	+6.6	+6.2
New Mexico.....	2,200	89,123	40.51	+3.4	+3.5
New York.....	29,995	1,830,096	61.01	+1.3	+1
North Carolina.....	4,958	137,839	27.80	+5.8	+6.4
North Dakota.....	633	37,318	58.95	0	+1.8
Ohio.....	5,031	234,064	44.53	+2.4	+2.3
Oklahoma.....	2,556	130,761	51.16	+6.5	+8.1
Oregon.....	1,855	128,272	69.15	+1.8	+1.0
Pennsylvania.....	9,762	435,812	44.64	+9	+6
Puerto Rico.....	5,330	48,162	8.71	+18.0	+15.4
Rhode Island.....	257	16,819	65.44	+6.6	+9.3
South Carolina.....	4,486	142,479	31.76	+4.8	+4.7
South Dakota.....	218	9,174	42.08	+12.4	+14.0
Utah.....	1,533	88,535	57.75	-1.2	-9
Vermont.....	206	8,750	42.48	+4.6	+5.9
Virgin Islands <sup>4</sup> .....	20	250			
Virginia.....	3,101	103,951	33.52	+1.8	+2.2
Washington.....	5,315	337,552	61.63	-1.2	-2.4
West Virginia.....	2,849	91,892	32.25	+12.2	+12.0
Wisconsin.....	962	60,758	63.16	+3.1	+2.3
Wyoming.....	467	25,155	53.87	-2	+6

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. Figures in italics represent program under State plan not yet approved by the Social Security Administration. All data subject to revision.

<sup>2</sup> Represents States reporting plans in operation.

<sup>3</sup> Average payment not computed on base of less than 50 recipients; percentage change, on less than 100 recipients.

<sup>4</sup> Estimated.

**Table 14.—General assistance: Cases and payments to cases, by State, May 1952<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of cases	Payments to cases		Percentage change from—			
		Total amount	Average	April 1952 in—		May 1951 in—	
				Number	Amount	Number	Amount
<b>Total<sup>2</sup>.....</b>	<b>301,000</b>	<b>\$14,099,000</b>	<b>\$46.78</b>	<b>-5.8</b>	<b>-6.8</b>	<b>-15.0</b>	<b>-12.8</b>
Ala.....	152	3,666	24.12	-2.6	-2.0	( <sup>3</sup> )	( <sup>3</sup> )
Alaska.....	87	4,154	47.75	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
Ariz.....	1,261	56,239	44.60	+3.6	+9.7	+4.5	+19.2
Ark.....	2,216	28,982	13.08	-4.6	-4.5	-12.3	-11.2
Calif.....	29,232	1,363,023	46.63	-6.0	-5.2	-9.3	-5.4
Colo.....	1,897	80,169	42.26	-10.3	-10.9	-35.5	-32.0
Conn.....	<sup>4</sup> 3,914	<sup>4</sup> 210,414	53.76	-1.5	-3.0	-1.2	+8.6
Del.....	758	29,586	39.03	-12.3	-14.3	-23.4	-14.7
D. C.....	722	43,742	60.58	-7	+8.0	-24.9	-17.1
Fla.....	<sup>4</sup> 4,900	<sup>4</sup> 77,600					
Ga.....	3,440	59,398	17.27	-2.7	-4	+1.7	+7.9
Hawaii.....	1,738	93,242	53.65	-2.9	-2.6	-43.5	-40.8
Idaho.....	152	5,443	35.81	-6.2	-9.1	-40.6	-40.0
Ill.....	25,605	1,483,934	57.95	-6.0	-7.4	-16.4	-2.8
Ind.....	8,868	261,300	29.47	-5.1	-9.9	-2.2	-4.3
Iowa.....	3,424	101,067	29.52	-9.3	-13.7	+7	+4.4
Kans.....	1,949	91,977	47.19	-7.0	-6.4	-17.0	-8.8
Ky.....	3,038	81,053	26.68	+5.1	+5.4	+13.5	+19.1
La.....	6,802	265,788	39.07	+4.0	+7.9	+15.3	+49.9
Maine.....	3,496	144,886	41.44	-9.1	-14.0	-1.1	-4
Md.....	3,018	143,066	47.40	+7	+7	-26.5	-23.1
Mass.....	14,759	802,368	54.36	-7.6	-3.0	-26.4	-24.6
Mich.....	21,769	977,690	44.91	-8.2	-11.1	+7.8	+12.2
Minn.....	5,737	277,533	48.38	-14.5	-18.3	-5.2	+2.3
Miss.....	929	11,660	12.55	+7	+1.7	+7.9	+16.0
Mo.....	9,299	292,499	31.45	-2.1	-8	-19.3	-15.9
Mont.....	616	18,575	30.15	-12.5	-10.5	-4.8	-6.9
Nebr.....	1,250	48,362	38.41	-8.2	-4.1	-11.6	-9
Nev.....	<sup>4</sup> 300	<sup>4</sup> 8,670	28.90	0	-6	-21.1	-38.1
N. H.....	1,225	49,001	40.00	-13.3	-15.6	-8.7	-2
N. J.....	6,498	409,419	63.01	-5.0	-6.5	-22.1	-14.9
N. Mex.....	3,308	6,877	22.33	-3.4	-6.0	-61.0	-66.4
N. Y.....	<sup>4</sup> 43,644	<sup>4</sup> 3,210,266	73.56	-6.8	-6.9	-23.8	-25.4
N. C.....	2,159	45,085	20.88	-7.5	-6.4	-21.7	-4.4
N. Dak.....	359	13,010	36.24	-31.2	-36.5	-31.7	-30.6
Ohio <sup>10</sup> .....	19,427	769,165	39.59	-3.5	-5.7	-8.8	-10.6
Okl.....	<sup>11</sup> 5,400	<sup>11</sup> 76,402	( <sup>11</sup> )	( <sup>11</sup> )	( <sup>11</sup> )	( <sup>11</sup> )	( <sup>11</sup> )
Oreg.....	4,766	271,871	57.04	-4.3	-7.7	+7.7	-1.9
Pa.....	19,185	950,780	49.56	-3.9	-6.1	-24.3	-21.5
P. R.....	1,932	13,607	7.04	-13.2	-12.3	-66.9	-67.4
R. I.....	4,434	257,234	58.01	+1.3	-6.9	+4.6	+11.1
S. C.....	2,108	36,108	17.13	-3.6	-3.3	-36.5	-37.6
S. Dak.....	813	25,687	31.60	-13.8	-4.1	-16.0	-3
Tenn.....	2,381	30,680	12.89	-5.5	-6.1	+31.5	+32.8
Tex.....	<sup>12</sup> 6,600	<sup>12</sup> 140,000					
Utah.....	1,248	69,556	55.73	-7.1	-10.5	+1.5	+8.7
Va.....	<sup>13</sup> 1,100	<sup>13</sup> 43,000					
Wash.....	2,281	63,709	27.93	-3.4	-2.5	-33.5	-29.8
W. Va.....	7,106	376,316	52.96	-9.9	-8.9	-21.5	-24.9
Wis.....	3,509	90,330	25.74	-3.3	-4.2	-33.0	-22.7
Wyo.....	5,208	281,479	54.05	-10.1	-12.8	+1.0	+8.1
	134	6,221	46.43	-17.3	-15.6	-11.3	+7.7

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. All data subject to revision.

<sup>2</sup> Partly estimated; does not represent sum of State figures because total excludes for Indiana and New Jersey payments made for, and an estimated number of cases receiving, medical care, hospitalization, and burial only.

<sup>3</sup> Percentage change not computed on base of less than 100 cases.

<sup>4</sup> State program only; excludes program administered by local officials.

<sup>5</sup> About 11 percent of this total is estimated.

<sup>6</sup> Partly estimated.

<sup>7</sup> Excludes assistance in kind and cases receiving assistance in kind only and, for a few counties, cash payments and cases receiving cash payments. Amount of payments shown represents about 60 percent of total.

<sup>8</sup> Includes unknown number of cases receiving medical care, hospitalization, and burial only, and total payments for these services.

<sup>9</sup> Includes cases receiving medical care only.

<sup>10</sup> Includes 5,532 cases and payments of \$160,704 representing supplementation of other assistance programs.

<sup>11</sup> Excludes estimated duplication between programs; 1,166 cases were aided by county commissioners and 4,515 cases under program administered by Oklahoma Emergency Relief Board. Average per case and percentage changes not computed.

<sup>12</sup> Estimated.

<sup>13</sup> Estimated on basis of reports from a sample of cities and towns.



# Social Security in Review

## The Fiscal Year

**D**URING the fiscal year ended in June 1952, public assistance caseloads continued the downward trend that began in the late spring of 1950. The number of persons (5.5 million) on the rolls in June 1952 represents a drop of about 4 percent from June 1951 and about 10 percent from the peak load in 1950. Continued high levels of employment and the effects of the 1950 amendments to the old-age and survivors insurance title of the Social Security Act are important factors in this sustained decline in assistance caseloads.

The category of aid to the permanently and totally disabled, established by the 1950 amendments, continued to grow steadily during the year and offset some of the decrease in the other programs. Many of the persons taken on the rolls for this relatively new program had previously been provided for under general assistance, and their transfer to the federally aided program accounts for a large part of the 12.4-percent decrease in general assistance cases. By June 1952, 38 States were making payments to 145,344 recipients of aid to the permanently and totally disabled, 39 percent more than the number aided by the 31 State programs in June 1951.

The decline in the total assistance load resulted primarily from decreases in old-age assistance and aid to dependent children. The number of old-age assistance recipients went down every month in the year for a total decrease of 3.1 percent. Of the 53 States, 45 had fewer aged recipients in June 1952 than in June

1951. The decrease has occurred despite the continuing increase in the number of aged persons in the population. As a result, 201 aged individuals per 1,000 persons aged 65 or over in the population were receiving old-age assistance in June 1952, as compared with 214 in June 1951. These rates represent a substantial drop from the peak recipient rate of 235 in June 1942.

The decrease in aid to dependent children was larger than that for old-age assistance and occurred despite some increases during the winter months. In 44 of the 53 States, fewer families were receiving aid to dependent children in June 1952 than in the previous June. For the country as a whole the caseload dropped 6.8 percent.

National decreases in these two programs—and especially in aid to dependent children—would have been larger but for mounting caseloads in Puerto Rico, which first received Federal grants in October 1950. If Puerto Rico is excluded, the drop in old-age assistance is 3.8 percent and in the number of families receiving aid to dependent children it is 9.4 percent. The Puerto Rican caseloads increased rapidly as the agency was able to add to the rolls needy families and individuals whose applications had been pending for some time. Average payments to these recipients are extremely low.

There was little change in the number of recipients of aid to the blind. The Missouri caseload went up almost one-fifth following the liberalization of eligibility requirements. Other States showed relatively small changes; for the coun-

try as a whole there was a net increase of 400 cases.

Though fewer persons were being aided in June 1952 than in June 1951, total expenditures were slightly higher because many States had acted during the year to meet need more adequately and to offset the increase in the cost of living. A few States raised or removed maximums on individual payments, some increased allowances for food and other items in the budget, and a number were able to raise the percent of need met by assistance payments. Funds to meet the cost of the higher payments were made available in a number of States by the decline in caseloads and in some States by increased income from earmarked funds.

Average payments increased from \$43.22 to \$45.19 in old-age assistance; from \$73.32 to \$75.88 per family (or from \$21.37 to \$21.93 per person) in aid to dependent children; from \$46.77 to \$50.13 in aid to the blind; from \$44.87 to \$46.06 in aid to the permanently and totally disabled; and from \$44.96 to \$45.95 per case in general assistance. A \$10 increase in payments to blind recipients in Missouri and Pennsylvania accounts for the exceptionally large rise in the average payment for aid to the blind.

The 1952 amendments to the Social Security Act, effective October 1, 1952, will provide additional Federal participation in payments to recipients of the special types of public assistance. The additional Federal funds make it possible for the States, without increasing their expenditures from State and local funds, to increase payments \$5 a month for

the aged, the blind, and the disabled, and \$3 a month for each recipient of aid to dependent children. Under similar legislative changes in 1946 and 1948, almost all States passed the additional Federal funds on to recipients through increased payments.

IN OLD-AGE and survivors insurance, benefits certified for payment during the fiscal year ended June 30, 1952, exceeded \$2 billion. Monthly benefits certified during the 12 months totaled \$1,976 million, 26 percent greater than the amount for the preceding fiscal year; lump-sum payments were \$58 million, an increase of 28 percent.

The number of monthly benefits in current-payment status increased by more than half a million between June 1951 and June 1952. At the end of June 1952, monthly benefits numbered 4.6 million and were being paid at a monthly rate of \$161.7 million. A year earlier, 4.0 million persons were receiving benefits at a monthly rate of \$143.7 million. For the various types of benefit the increases in number ranged from 23 percent for parent's benefits—a new record—to 11 percent for mother's benefits. The over-all increase was about half as large as in the fiscal year ended June 30, 1951, though it was larger than in any fiscal year before 1951.

Almost a million monthly benefits were awarded in the fiscal year 1951-52, about one-third fewer than in the preceding year. The entire decrease was accounted for by old-age and wife's benefit awards, which declined by 45 and 35 percent, respectively, from the record numbers awarded in the preceding year. For all other types of benefit, more awards were made in the year ended in June 1952 than in any other fiscal year; the increases from 1950-51 ranged from 35 percent for parent's benefits to 2 percent for child's benefits.

Lump-sum death payments during the fiscal year numbered 445,000, about 121,000 more than the previous record high set in the year ended June 30, 1951. About 426,000 deceased wage earners were repre-

## Selected current statistics

[Corrected to Aug. 13, 1952]

Item	June 1952	May 1952	June 1951	Calendar year	
				1951	1950
<b>Labor Force <sup>1</sup> (in thousands)</b>					
Total civilian.....	64,390	62,778	63,783	62,884	63,099
Employed.....	62,572	61,176	61,803	61,005	59,959
Covered by old-age and survivors insurance <sup>2</sup> .....			45,600		35,164
Covered by State unemployment insurance <sup>3</sup> .....	35,700	35,700	35,000	34,838	32,771
Unemployed.....	1,818	1,602	1,980	1,879	3,142
<b>Personal Income <sup>4</sup> (in billions; seasonally adjusted at annual rates)</b>					
Total <sup>5</sup> .....	\$266.0	\$264.5	\$254.3	\$254.1	\$226.3
Employees' income <sup>6</sup> .....	178.8	178.2	171.8	170.1	145.9
Proprietors' and rental income.....	52.8	51.7	48.8	50.6	45.2
Personal interest income and dividends.....	21.4	21.5	20.4	20.4	19.5
Public aid <sup>7</sup> .....	2.3	2.3	2.3	2.3	2.4
Social insurance and related payments <sup>8</sup> .....	7.6	7.6	6.9	7.0	6.6
Veterans' subsistence allowances <sup>9</sup> and bonuses.....	1.0	1.0	1.2	1.2	2.2
Miscellaneous income payments <sup>10</sup> .....	2.4	2.5	2.9	2.5	4.5
<b>Old-Age and Survivors Insurance</b>					
<b>Monthly benefits:</b>					
<b>Current-payment status: <sup>11</sup></b>					
Number (in thousands).....	4,594	4,575	4,034		
Amount (in thousands).....	\$161,739	\$161,229	\$143,709	\$1,884,531	\$1,018,149
Average primary benefit.....	\$41.98	\$42.08	\$42.87		
<b>Awards (in thousands):</b>					
Number.....	62	68	109	1,336	963
Amount.....	\$1,956	\$2,187	\$3,311	\$42,282	\$26,234
<b>Unemployment Insurance <sup>3</sup></b>					
Initial claims (in thousands).....	959	892	837	10,836	12,251
Weeks of unemployment claimed (in thousands).....	4,506	4,708	4,019	50,393	78,654
Weeks compensated (in thousands).....	3,856	4,041	3,450	41,599	67,860
Weekly average beneficiaries (in thousands).....	918	918	821	797	1,305
Benefits paid (in millions) <sup>12</sup> .....	\$84	\$87	\$69	\$840	\$1,373
Average weekly payment for total unemployment.....	\$22.59	\$22.40	\$20.69	\$21.08	\$20.76
<b>Public Assistance</b>					
<b>Recipients (in thousands):</b>					
Old-age assistance.....	2,660	2,666	2,745		
Aid to dependent children:					
Families.....	590	598	633		
Children.....	1,627	1,547	1,617		
Aid to the blind.....	97	98	97		
Aid to the permanently and totally disabled.....	145	142	104		
General assistance.....	293	301	335		
<b>Average payments:</b>					
Old-age assistance.....	\$45.19	\$45.15	\$45.22		
Aid to dependent children (per family).....	75.88	76.07	75.51		
Aid to the blind.....	60.13	49.97	46.77		
Aid to the permanently and totally disabled.....	46.09	46.29	44.87		
General assistance.....	46.95	46.76	44.96		

<sup>1</sup> Continental United States only. Estimated by the Bureau of the Census, except as noted. Monthly employment figures represent specific week and annual figures, average week (unemployment insurance data represent pay period instead of week).

<sup>2</sup> Estimated by the Bureau of Old-Age and Survivors Insurance. Data for 1952 and for calendar year 1951 not available.

<sup>3</sup> Data from the Bureau of Employment Security, Department of Labor.

<sup>4</sup> Data from the Office of Business Economics, Department of Commerce. Continental United States, except for employees' income, which includes pay of Federal civilian and military personnel in all areas.

<sup>5</sup> Beginning January 1952, social insurance contributions from the self-employed excluded from total but not deducted from proprietors' income.

<sup>6</sup> Civilian and military pay in cash and in kind, other labor income (except workmen's compensation), mustering-out pay, terminal-leave pay, and Government contributions to allowances for dependents of enlisted personnel. Excludes employee contributions under social insurance and related programs.

<sup>7</sup> Payments to recipients under the 4 special public assistance programs and general assistance.

<sup>8</sup> Includes old-age and survivors insurance benefits; railroad, Federal, State, and local retirement benefits; veterans' pensions and compensation; workmen's compensation; State and railroad unemployment insurance and temporary disability benefits; and readjustment allowances to veterans under the Servicemen's Readjustment Act.

<sup>9</sup> Under the Servicemen's Readjustment Act. Includes payments under the Government life insurance, national service life insurance, and military and naval insurance programs, the Government contribution to nonprofit organizations, business transfer payments, and recoveries under the Employer's Liability Act for railroad workers and seamen.

<sup>10</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit; calendar-year figures represent payments certified.

<sup>11</sup> Monthly amounts, gross; annual amounts adjusted for voided benefit checks and benefit refunds.

sented in these awards; the average lump-sum amount per worker represented in the awards was \$136.50.

ABOUT 4.7 MILLION UNEMPLOYED workers received at least one benefit (Continued on page 15)



# Social Security Act Amendments of 1952

by WILBUR J. COHEN\*

*The Eighty-second Congress amended the Social Security Act in the closing days of its second session. The fact that this is the second time in 2 years that Congress has acted to liberalize the old-age and survivors insurance and public assistance programs indicates national awareness that these income-maintenance programs should and can be adjusted in line with economic developments. The increased insurance benefits further indicate recognition of the fact that, with rising wage levels, some liberalizations can be made in the old-age and survivors insurance program without raising tax rates or departing from the self-supporting basis of the program.*

**T**HE Social Security Act Amendments of 1952 became law on July 18, 1952, when President Truman affixed his signature to H.R. 7800. The new social security law (Public Law 590, Eighty-second Congress, second session) was described by the President as an "important landmark in the progress of our social security system."

The amendments affect the old-age and survivors insurance provisions (title II) and the public assistance provisions (titles I, IV, X, and XIV) of the Social Security Act, and the Railroad Retirement Act. Section 1 of the law gives the short title; the other seven sections deal with increases in old-age and survivors insurance benefits; preservation of the insurance rights of permanently and totally disabled individuals; liberalization of the retirement test; wage credits for military service; technical amendments related to old-age and survivors insurance; earned income of recipients of aid to the blind; and increase in the Federal share in public assistance payments.

## General Background

H.R. 7800 was introduced by Representative Doughton, Chairman of the House Committee on Ways and Means, on May 12, 1952. Four days later the bill was reported favorably by the Committee, and it came up on the floor of the House for a vote on May 19. The bill was brought up under suspension of the rules,

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which requires a two-thirds vote for passage. The vote was 150 to 140—not sufficient to pass the bill. On June 17 the bill was brought up again and was adopted, with amendments, by a vote of 361 to 22.

The bill was reported favorably by the Senate Committee on Finance, with amendments, on June 23; with two additional amendments from the floor it passed the Senate by a voice vote on June 26.

The conferees from the House of Representatives and the Senate met on July 3 and 4 and the morning of July 5. The Conference Report was adopted in both Houses on July 5, and the bill became law on July 18.

The amendments to the insurance provisions of the law were changes that, in the opinion of the two Committees that considered the legislation, required "attention this year." The changes "are all within areas which were intensively studied" by both the House Committee on Ways and Means and the Senate Committee on Finance before the enactment of the 1950 amendments.<sup>1</sup> Both Committees pointed out that the changes in the insurance program "will not require any amendment of the present contribution schedule, nor will they disturb the self-supporting basis of the system." Both Committees also recognized that other amendments to the insurance program are necessary, but the changes made were "selected because of their urgency and be-

<sup>1</sup> For a summary and legislative history of the 1950 amendments, see the *Bulletin*, October 1950, pages 3-14.

cause of the widespread agreement on their desirability."<sup>2</sup>

The House Committee on Ways and Means in its report gave the major reason for the legislation.

The rapid rise in wages and prices during the last few years makes immediate benefit adjustments imperative. While the money income of many groups in the population has gone up since the outbreak of hostilities in Korea, the benefit rates of over 4½ million persons now on the old-age and survivors insurance rolls were determined in the early part of 1950, prior to the beginning of the present emergency period. As a consequence, retired aged persons and widows and orphans are finding it very difficult to meet their costs of living.

Adjustment of the program to keep its provisions in line with major changes in economic conditions is of great personal significance to nearly all Americans. . . . Unless the old-age and survivors insurance program is kept dynamic and is constantly adjusted to major economic developments, many more beneficiaries will have to turn to public assistance to make up the deficiency between their income and the minimum necessary to meet living costs.

From the beginning of the social security program in 1935 it has been the intent of Congress to establish contributory social insurance, with benefits related to individual earnings, as the foundation of social security. . . . To maintain the gains which already have been made and to prevent more and more people from having to turn to the less satisfactory assistance program for supplementation of their insurance benefits, it is necessary that benefits under old-age and survivors insurance be increased.

## Insurance Provisions

Five sections of the new law amend the old-age and survivors insurance program. The various

<sup>2</sup> House Report No. 1944 to accompany H. R. 7800, May 16, 1952, page 2, and Senate Report No. 1806 to accompany H. R. 7800, June 23, 1952, page 1 (82d Cong., 2d sess.).

**Table 1.—Old-age and survivors insurance: Illustrative monthly benefits based on earnings after 1936, under the old law and under the 1952 amendments**

Retired worker		Retired worker and wife		Widow, widower, parent, or child		Widow and 1 child		Widow and 2 children		Widow and 3 children	
Old law	1952 law	Old law	1952 law	Old law	1952 law	Old law	1952 law	Old law	1952 law	Old law	1952 law
\$20.00	\$25.00	\$30.00	\$37.50	\$15.00	\$18.80	\$30.00	\$37.60	\$40.00	\$45.10	\$40.20	\$45.30
30.00	35.00	45.00	51.20	22.50	26.30	45.00	51.20	48.00	51.40	48.00	51.40
40.00	45.00	60.00	65.60	30.00	33.80	60.00	65.60	64.00	65.80	64.20	65.80
50.00	56.30	75.00	84.50	37.50	42.20	75.00	84.40	80.00	87.30	80.10	87.30
60.00	67.50	90.00	101.30	45.00	50.70	90.00	101.40	120.00	135.10	133.60	146.50
68.50	77.10	102.80	115.70	51.40	57.90	102.80	115.80	137.20	154.50	150.00	168.90

Maximum total family benefits permitted by law. Some benefits exceed statutory maximum because of overriding provision that any of the in-

dividual benefits not a multiple of 10 cents must be rounded up to the next multiple of 10 cents.

changes are estimated to increase benefit disbursements about \$325 million for the calendar year 1953.

### **Increases in Amount of Insurance Benefit**

Section 2 provides for an increase in old-age and survivors insurance benefits for both present and future beneficiaries; it includes a new conversion table that, beginning September 1952, replaces the table in the 1950 amendments.

For retired persons whose benefits were computed by use of the 1950 conversion table (and based on total earnings after 1936), benefits are raised by \$5 or 12½ percent, whichever is larger. The provisions apply generally to old-age insurance beneficiaries now on the rolls. The largest monthly amount payable to a retired worker is increased by \$8.60 (to \$77.10); the maximum for a retired man and his wife is increased by \$12.90 (to \$115.70). Table 1 presents illustrative benefits showing the effect of the changes.

For retired persons whose total earnings after 1950 are used, benefits are increased by raising from 50 to 55 percent the percentage in the formula applicable to the first \$100 of the average monthly wage. The remainder of the formula, 15 percent of the next \$200, remains unchanged. Accordingly, for average wages of \$100 and over, the increase is \$5. This amendment applies generally to persons who retire in the future. Illustrative benefits showing the effects of these changes are given in table 2.

Benefits for wives, widows, chil-

dren, and other categories of beneficiaries are increased proportionately, subject to certain provisions limiting the benefits payable to a single family (the provision, for example, limiting the family benefit to an amount not more than 80 percent of the wage earner's average wage).

The minimum benefit payable to a retired person is raised from \$20 to \$25. For a family the maximum benefit is now \$168.75—a 12½-percent increase from the former maximum of \$150. The minimum family benefit cannot be reduced by the maximum provisions to less than \$45 (again a 12½-percent increase from the \$40 under the old law).

Table 3 shows the estimated average benefits under the new law; they are given only for 1952, 1960, and 2000, since in general there is a smooth trend in the intervening periods. Also shown are the estimated average payments as of August 1952, the last month that the 1950 law was in effect.

### **Preservation of Rights of Disabled**

Section 3 of the bill as passed by the House provided for preserving the insurance rights of persons who become permanently and totally disabled.<sup>3</sup> At present, a worker who is permanently and totally disabled is penalized in that he may have his retirement or his survivor benefits sharply reduced because his covered

<sup>3</sup> Various provisions relating to examination of the disabled were deleted from the bill as it passed the House on June 17, 1952. See *Congressional Record*, June 18, 1952, page 7421 (daily edition).

earnings under the program have necessarily stopped, or the individual or his survivors may be disqualified from benefits altogether. Under the bill, when the worker died or retired, his insured status would be determined on the basis of his covered earnings for the years he was not disabled. In figuring his old-age benefit and the benefits for his survivors, the years in which he was incapacitated for work would be excluded from the computation of his average earnings; hence his total earnings would be averaged over the years in which he was able to work.

The House bill provided that applications for increased benefits under this section could be filed on April 1, 1953, and increased payments would first be made for the month of July 1953. The Senate struck out this provision. The compromise that was reached by the Conference Committee and that is now included in the law provides that no applications may be accepted before July 1, 1953, and that the entire section shall cease to be effective after June 30, 1953. In other words, the provision will not become operative unless action is taken by the next Congress.

According to the Conference Report, it is intended that hearings will be held on this entire matter early in 1953, when the Committees will go into the administrative and other provisions. The Report suggests that this timing will permit appropriate steps to be taken for the working out of tentative agreements between the Federal Government and the States for the determination of disability by State agencies as now provided in the law. It is also intended to obtain at that time the views of interested groups as to what methods of obtaining evidence of disability should be used, under what circumstances and by whom determinations should be made, and whether or not these provisions or any modification thereof should be enacted into permanent law.<sup>4</sup>

The Committee on Ways and

<sup>4</sup> House Report No. 2491 to accompany H. R. 7800, July 5, 1952, page 9.



Means made an exhaustive study of the old-age and survivors insurance program and of the administrative aspects of disability insurance and disability assistance in connection with the 1950 amendments to the Social Security Act. The House of Representatives at that time approved a program that would have paid monthly cash benefits to insured workers who became permanently and totally disabled. This program was not approved by the Senate and was omitted from the conference bill that became the Social Security Act Amendments of 1950. The present provision is much more limited, since it would, if put into effect, merely preserve the insurance rights of qualified workers who become permanently and totally disabled.

In private insurance and in Government insurance for veterans, such "waiver" provisions with respect to insured individuals who become totally disabled operate to keep their insurance in force, undiminished, without any further premium payments for the duration of total disability. Similarly, under the provisions of the law, if made operative, no further covered earnings would be required, in the absence of earning capacity, to preserve the status of a qualified worker had acquired at the time he became disabled.

If the "freeze" provisions become operative, by later action of Congress, the preservation of rights to old-age and survivors insurance will be afforded only to those disabled persons having both substantial and recent covered employment. An individual will qualify if he has had

at least 20 quarters of coverage out of the 40-quarter calendar period ending with the quarter in which his period of disability began. In addition, for the purpose of testing recent attachment to the labor force, he must have had at least 6 quarters of coverage out of the 13-quarter period ending with the quarter in which the period of his disability began. These requirements are intended to screen out most persons employed only intermittently and those who have not recently been employed. They are more restrictive than those for retirement or death benefits so that only those workers will be eligible whose reason for leaving the labor market can be presumed to be disability.

To have his insured status preserved and his benefit amount remain unaffected by the period of disability, the worker would have to be totally disabled for not less than six consecutive calendar months, and his physical or mental impairment would have to be expected to be permanent.

To be considered permanently and totally disabled an individual must have been stricken with an illness, injury, or other physical or mental impairment that can be expected to be permanent. The impairment must be medically determinable, and it must preclude the disabled person from performing any substantially gainful work.

An individual would also be disabled, by definition, if he is blind within the meaning of that term as used in the law. Persons who do not meet the statutory definition, but who nevertheless have a severe vis-

**Table 3.—Old-age and survivors insurance: Estimated average monthly benefit payments and average lump-sum death payments under the old law and under the 1952 amendments**

Type of benefit	Under old law in August 1952	Under 1952 amendments		
		September 1952	1960	2000
Old-age.....	\$42	\$48	\$59	\$57
Male.....	44	50	62	66
Female.....	33	38	46	44
Wife's <sup>1</sup> .....	23	26	32	35
Widow's <sup>1</sup> .....	36	40	46	52
Parent's <sup>1</sup> .....	37	41	46	51
Mother's.....	33	36	43	48
Child's <sup>1</sup> .....	27	30	39	42
Lump-sum death payment <sup>2</sup> .....	150	170	185	180

<sup>1</sup> Excludes persons eligible for old-age benefits; includes husband's or widow's benefits.

<sup>2</sup> Excludes persons eligible for old-age, widow's, and widower's benefits.

<sup>3</sup> Includes child's benefits both for child survivor beneficiaries and for children of old-age beneficiaries.

<sup>4</sup> Average amount per deceased worker.

Source: Actuarial Cost Estimates for the Old-Age and Survivors Insurance System as Modified by the Social Security Act Amendments of 1952 (table 3), House Ways and Means Committee Print, July 21, 1952.

ual handicap, would be in the same position as all other disabled persons; they could qualify for a period of disability under the general definition of disability if unable to engage in any substantially gainful activity by reason of their impairment.

The first month in which disabled persons could file an application for a disability determination, if the section becomes effective, would be July 1953. Retired workers on the old-age and survivors insurance rolls who establish a "period of disability" could receive increased retirement benefits beginning with the month of July 1953. Persons who were permanently and totally disabled as early as the fourth quarter of 1941 could establish a period of disability (if otherwise qualified) provided they were continuously disabled and filed an application for determination of disability on or after July 1, 1953, and before January 1, 1955. The survivors of workers who died after having qualified for a period of disability would also receive increased benefits.

The law provides that determination as to whether or not an individual is permanently and totally disabled, as defined in the law, and

**Table 2.—Old-age and survivors insurance: Illustrative monthly benefits based on earnings after 1950, under the old law and under the 1952 amendments**

Average monthly wage	Retired worker		Retired worker and wife		Aged widow		Widow and 1 child		Widow and 2 children		Widow and 3 children	
	Old law	1952 law	Old law	1952 law	Old law	1952 law	Old law	1952 law	Old law	1952 law	Old law	1952 law
\$30.....	\$25.00	\$27.50	\$37.50	\$41.30	\$18.80	\$20.70	\$37.00	\$41.40	\$40.00	\$45.10	\$40.20	\$45.00
50.....	50.00	55.00	75.00	80.00	37.50	41.30	75.00	80.00	80.00	80.10	80.10	80.10
100.....	87.50	92.50	137.50	146.30	61.25	65.90	122.50	132.60	120.00	125.10	120.00	125.00
200.....	125.00	137.50	191.25	204.40	91.88	98.85	183.75	200.00	160.00	165.10	160.00	165.00
300.....	162.50	177.50	253.75	270.60	137.82	148.28	275.63	300.00	240.00	255.15	240.00	255.00
400.....	200.00	222.50	338.33	363.20	183.75	197.71	374.38	400.00	320.00	340.20	320.00	340.00

<sup>1</sup> Maximum total family benefits permitted by law. Some benefits exceed statutory maximum because of overriding provision that any of the in-

dividual benefits not a multiple of 10 cents must be rounded up to the next multiple of 10 cents.

the beginning date of his disability would be made by a State agency pursuant to agreements with the Federal Security Administrator. The State agencies administering or supervising the administration of the approved State plan for aid to the permanently and totally disabled, or the State agencies administering the approved plan under the Vocational Rehabilitation Act, or the State agencies administering the State's workmen's compensation law are specified as the State agencies that could be utilized for the purpose of making such determinations.

The Administrator would be authorized to reverse a determination by a State agency that an individual is disabled or to determine that his disability began on a later date than that determined by the State agency. He would not be authorized, however, to reverse a determination by a State agency that a person is not disabled, nor would he be authorized to make a determination that such disability began on a day earlier than that determined by such State agency.

The Administrator would be authorized to pay the entire cost to the State of carrying out the agreement, if the State is willing to enter into such agreement. If the State is not willing to enter into an agreement, the Administrator would have no authority to act directly to make determinations. Therefore, persons residing in a State where no agreement exists could not have any determination made by an agency of that State.

#### ***Wage Credits for Military Service***

Section 5(a) of the amendments provides old-age and survivors insurance wage credits of \$160 for each month of service in the active military or naval service of the United States from July 25, 1947, through December 31, 1953. With but one exception, which was made to simplify administration, these credits will be provided on the same basis as the credits provided under section 217(a) of the 1950 law for World War II service. The exception is the provision making it un-

necessary for the Federal Security Administrator to ascertain whether another benefit has been determined to be payable by a Federal agency, other than the Veterans Administration, on the basis of the same service when the denial of the wage credits would make a difference of not more than 50 cents in the primary insurance amount of the servicemen.

The new credits will apply to monthly benefits for months after August 1952 and to lump-sum death payments when death occurs after August 1952. The new credits—like those for World War II service—may not be counted towards old-age and survivors insurance benefits if a periodic benefit based in whole or in part on the same military service is determined to be payable by another Federal agency (other than the Veterans Administration). The cost of the credits will continue to be borne by the trust fund, as in the case of the World War II provisions. The conference committee rejected the provision included in the House version of the bill that would have authorized appropriations from the General Treasury to meet the additional costs of the wage credits.

Section 5 also extends the time normally permitted for claiming reimbursement for burial expenses if a serviceman dies abroad between June 25, 1950, and December 31, 1953, and his body is returned to the United States for burial or reburial. Reimbursement may be claimed within 2 years of the date of burial or reburial rather than within 2 years of the date of death, as previously required.

It is expected that Congress will give further consideration to proposals for covering military service under the insurance program before section 5 terminates at the end of 1953.

#### ***Liberalization in Retirement Test***

The retirement test is liberalized by section 4. A beneficiary may now earn as much as \$75 a month in covered employment and still receive his benefit. Under the old law

he could earn only \$50 a month. The increase is effective for earnings from wages for the month of September 1952; for earnings in self-employment it is effective for the first taxable year that ends after August 1952 (the calendar year 1952 for practically all self-employed persons).

#### ***Technical Amendments***

Section 6 makes five technical changes that are designed to correct certain inequities and simplify administration. Included is an amendment to the Railroad Retirement Act, increasing minimum benefits and liberalizing the retirement test under the railroad retirement program, so that the present coordination of benefits under that program and old-age and survivors insurance may be maintained.

*Recomputation of insurance benefits for certain individuals aged 75 and over.*—Under this provision, an individual will, on application, have his benefit recomputed by the new formula if (1) in or before the month of filing such application he attained age 75, (2) he is entitled to an old-age insurance benefit that was computed and could have been computed only under the conversion table, and (3) he has at least 6 quarters of coverage after 1950 and before the quarter in which he filed application for such recomputation. The change gives these individuals an opportunity, not previously available, to have their benefits computed by the benefit formula rather than by the conversion table if this alternative results in a larger primary insurance amount.

*Recomputation of insurance benefits for certain self-employed individuals in case of death or entitlement in 1952.*—Under the old law an individual's self-employment income for the taxable year ending in or after the month in which he became entitled to old-age insurance benefits or died, whichever first occurred, could not be taken into account in a computation of his average monthly wage. In computing an individual's average monthly wage a minimum divisor of 18 is required. As a result, a person who,



for example, becomes entitled or dies in 1952 could in the computation of his average monthly wage have at most only 1 year of self-employment income divided by 18. The average monthly wage and primary insurance amount would thus be lowered.

The new provision applies to any person who becomes entitled to an old-age insurance benefit in 1952 and whose self-employment income for the taxable year in which he became entitled was not used in the initial computation of his average monthly wage. Such an individual may have his benefit recomputed if he files an application for recomputation after the close of such taxable year. The self-employment income during the taxable year in which the individual became entitled can be counted when the benefit is recomputed. Any increase in the amount of the benefit resulting from the recomputation will be paid retroactively to the first month of entitlement.

Similarly, if an individual, on the basis of whose wages and self-employment income survivor benefits are payable, dies in 1952 and if he had self-employment income in the taxable year that ended with his death, the primary insurance amount will be recomputed on application by his survivor to include the self-employment income derived by him during the taxable year ending with his death. No such recomputation would be made, however, if the person, on the basis of whose wages and self-employment income benefits are payable to his survivors, became entitled to old-age insurance benefits before 1952. Any increase resulting from a recomputation under this provision would be paid retroactively to the first month of entitlement to survivor benefits. The recomputation would not affect the amount of the lump-sum death payment.

**Use of lag wages in initial computation in case of death or entitlement in 1952.**—This change makes it possible to use in the initial computation of benefits the wages paid in the 6 months before the quarter in 1952 in which death or entitlement

occurred. Without this amendment, the Social Security Administration would have had to make two separate computations of benefits for a larger number of individuals, although in most cases the information needed for the later computation is available at the time the first is made. The amendment relieves this administrative burden. It also permits use of the wages in the 6 months preceding the quarter in 1952 in which a beneficiary filed an application for a recomputation based on earnings after entitlement.

**Maintenance of existing relationship between the old-age and survivors insurance system and the railroad retirement system.**—The existing relationship between the two programs is maintained by (1) increasing from \$50 to \$75 the amount that survivor beneficiaries may earn in employment covered by old-age and survivors insurance and still receive benefits under the Railroad Retirement Act;<sup>5</sup> (2) specifying that the new old-age and survivors insurance military service wage credits provided under the amendments are creditable under the railroad program on the same basis as the wage credits provided under earlier legislation for World War II service; and (3) providing that the coordination provisions in the Railroad Retirement Act apply to the Social Security Act as amended by the 1952 legislation. One effect of the latter provision is to ensure that the new increases in old-age and survivors insurance benefits will be considered in determining both the amount of the social security minimum guarantee of the railroad program and the amount of the reductions in railroad annuities in dual benefit cases.

**Simplification of computation of benefits for dependents and survivors.**—This amendment permits benefits for most dependents and survivors on the rolls in August 1952 to be increased on the basis of their existing benefit, without reference to the original record showing the existing primary insurance amount.

<sup>5</sup> For the benefit provisions and legislative history of the Railroad Retirement Act amendments of 1951, see the *Bulletin*, February 1952, pages 7-12.

Administrative time and money will be saved by this amendment, and payment of the increased benefits will be expedited. No substantial differences in the benefit amounts will result.

## Actuarial Effect of Insurance Amendments

Congress, in enacting the 1950 amendments, was of the belief that the old-age and survivors insurance program should be on a completely self-supporting basis. Therefore a tax schedule was developed that would, according to a reasonable estimate, achieve this result.

The schedule was determined to be roughly equivalent to the level-premium cost under the intermediate estimate for the 1950 amendments when they were enacted and, according to available actuarial cost analyses, continues to be so for the amended law according to current estimates. Table 4 gives an estimate of the level-premium cost of the insurance system, tracing the increase in cost according to the major types of changes adopted.

Neither the House nor the Senate Committee recommended in 1950 that the system be financed by a high, level tax rate from 1951 on but rather recommended an increasing schedule, which—of necessity—will ultimately have to rise higher than the level-premium rate. Nonetheless, this graded-tax schedule will

Table 4.—Old-age and survivors insurance: Estimated level - premium costs as percent of payroll, by specified change in law

Item	Level-premium cost (percent of payroll)
Cost of benefits under old law, using 2¼-percent interest rate.....	15.35
Effect of 1952 changes.....	+ .50
Increased benefits.....	+ .40
Liberalized retirement test.....	+ .07
Military service credits.....	+ .03
Cost of benefits under 1952 amendments.....	16.35

<sup>1</sup> Estimates made in 1950, using 2-percent interest rate, 6.05 percent; using 2¼-percent interest rate, 5.85 percent.

Source: *Actuarial Cost Estimates for the Old-Age and Survivors Insurance System as Modified by the Social Security Act Amendments of 1950* (table 6), House Ways and Means Committee Print, July 21, 1952.

produce a considerable excess of income over outgo for many years so that a sizable trust fund will be built up. This fund will not, however, be as large as would arise under a level-premium tax rate. The fund will be invested in Government securities, and the resulting interest income will help to bear part of the increased benefit costs of the future.

As will be seen from table 4, the level-premium cost under the 1950 law—taking into account 2¼-percent interest—is about 5 1/3 percent of payroll. This is approximately 0.7 percent of payroll lower than the cost was estimated to be on a 2-percent interest basis when the program was revised in 1950, partly because of the higher assumed interest rate and partly because of the rise in the earnings level that has occurred in the past 3 or 4 years. (Higher earnings result in lower annual costs as a percent of payroll because of the weighted nature of the benefit formula.)

Under the new law the level-premium cost of the system is increased to 5.85 percent of payroll, using a 2¼-percent interest rate. This is still about 0.20 percent of payroll lower than the cost (on an intermediate-cost basis) of the 1950 act according to the estimates made during con-

gressional consideration of the 1950 legislation, when a 2-percent interest rate was used.

### Public Assistance

Two sections of the law relate to public assistance. One corrects a deficiency in the 1950 amendment relating to the \$50 earned-income exemption in aid to the blind; the other increases the rate of Federal participation in all public assistance programs.

#### Aid to the Blind

In 1950 the provisions of the Social Security Act relating to State plans for aid to the blind were amended so that such plans (a) could provide for disregarding up to \$50 of earned income of needy blind individuals in determining their need, and (b) had to provide for disregarding the first \$50 of such income after June 30, 1952, if the plans were to continue to be approved. This income was to be disregarded, however, only in determining the need for aid to the blind of the person who earned it. When this earned income was available to another person claiming or receiving assistance under aid to the blind or any of the other assistance programs approved under the Social Security Act, it was

considered a resource in determining the other individual's need for assistance. With this provision, full effect could not be given to the special consideration that Congress felt the blind deserved and that was its purpose in enacting the 1950 amendments.

To remedy this deficiency in the law, the 1952 amendments permit the States, effective July 1, 1952, to also disregard the earned income of the recipient of aid to the blind in determining the need of any other individual under the same or any of the other State assistance plans approved under the Social Security Act. Since this requirement does not become mandatory until July 1, 1954, the State legislatures have ample time to make any necessary changes in the State laws governing Federal-State public assistance.

#### Additional Federal Funds

Section 8 provides for additional Federal funds to the States for public assistance to needy aged, blind, and disabled persons and to dependent children. This section was added on the floor of the Senate by Senator McFarland and adopted by a voice vote. Its objective is to make it possible for the States, without providing additional State or local

Table 5.—Public assistance: Federal participation in assistance payments under the old law and under the 1952 amendments

Program	Maximum amounts of individual monthly payments subject to Federal participation			Federal share of expenditures within specified maximums		
	51 States <sup>1</sup>		Puerto Rico and the Virgin Islands <sup>2</sup>	51 States <sup>1</sup>		Puerto Rico and the Virgin Islands <sup>2</sup>
	Old law	1952 amendments		Old law	1952 amendments	
Old-age assistance.....	\$50	\$55	\$30	3/4 of first \$20 of State's average monthly payment plus 1/2 the balance	4/5 of first \$25 of State's average monthly payment plus 1/2 the balance	1/2
Aid to the blind.....	50	55	30	3/4 of first \$20 of State's average monthly payment plus 1/2 the balance	4/5 of first \$25 of State's average monthly payment plus 1/2 the balance	1/2
Aid to the permanently and totally disabled.....	50	55	30	3/4 of first \$20 of State's average monthly payment plus 1/2 the balance	4/5 of first \$25 of State's average monthly payment plus 1/2 the balance	1/2
Aid to dependent children:						
One adult in each family.....	27	30				
First child.....	27	30	18			
Each additional child.....	18	21	12			
Per person.....				3/4 of first \$12 of State's average monthly payment plus 1/2 the balance	4/5 of first \$15 of State's average monthly payment plus 1/2 the balance	1/2

<sup>1</sup> 48 States, the District of Columbia, Alaska, and Hawaii.

<sup>2</sup> The 1952 amendments made no change in the provisions for Puerto Rico and

Virgin Islands. Maximum payments in fiscal year—\$4,250,000 for Puerto Rico and \$160,000 for Virgin Islands.



funds, to increase public assistance payments \$5 a month for each aged, blind, and disabled person, and \$3 a month for each recipient of aid to dependent children. Table 5 compares the new provisions with those formerly in effect. The increased Federal funds are made available for a 2-year period—from October 1952 through September 1954, when the provision will be terminated unless it is extended or modified by Congress.<sup>6</sup>

The maximum Federal share in the assistance payment for an aged, blind, or disabled person is increased from \$30 to \$35 a month. Before the 1952 amendments the Federal Government's \$30 share represented 60 percent of a \$50 payment to an individual; the \$35 payable under the amendments represents 64 percent of a \$55 payment. The increases, including those for aid to dependent children, are shown in table 5.

This section is estimated (on the basis of March 1952 caseloads and average payments) to cost an additional \$242 million a year to the Federal Government if all States pass on the full amount to the recipients on the rolls. There is no requirement that the States must pass on these amounts. The estimated cost of the amendment for the various programs is shown in table 6.

The public assistance amendments do not provide for an automatic increase of \$5 a month or any other specific amount in the assistance payment to an individual recipient. Whether recipients will get increased payments as a result of the new provisions and how much they will get depend on what the States do under their own laws and policies for administering the programs. States have leeway in deciding whether the additional Federal funds

shall be used to give assistance to more people, give higher payments to those persons who are already on the rolls, or save State and local money. A State may use the additional Federal money to do any one of these things or a combination of them.

**Table 6.—Public assistance: Estimated additional annual cost to Federal Government of 1952 amendments**

[In millions; based on March 1952 caseloads]

Program	Total	States with per capita income	
		Above national average <sup>1</sup>	Below national average <sup>2</sup>
Total.....	\$242.7	\$118.4	\$124.3
Old-age assistance.....	150.0	76.6	82.4
Aid to the blind.....	5.8	3.1	2.7
Aid to dependent children.....	70.4	34.7	35.7
Aid to the permanently and totally disabled.....	7.5	4.0	3.5

<sup>1</sup> 24 States.

<sup>2</sup> 27 States.

<sup>3</sup> Excludes estimates for 10 States that did not have plans for aid to the permanently and totally disabled in March 1952.

Public assistance expenditures in March 1952 were running at an annual rate of about \$2¼ billion, of which \$1¼ billion came from Federal funds and about \$1 billion from State and local sources. If the entire amount of the additional Federal funds made available by the McFarland amendment is passed on by the States, the total Federal expenditures are estimated to reach about \$1½ billion a year. Assuming that State and local funds remain the same, the total expenditures for public assistance will be running at an annual rate of \$2½ billion. The old-age assistance rolls, however, have been declining. Moreover, the increased insurance benefits may make it possible to make some further reductions in expenditures for both old-age assistance and aid to dependent children. On balance, it would appear that total expenditures for public assistance, when all the new amendments are fully in effect, will still be running at a rate of \$2¼ to \$2½ billion a year.

## Provisions Deleted in Conference

Certain provisions were deleted from H.R. 7800 by the conference committee. Section 6 of the House bill would have extended the option of State governments to enter into agreements with the Federal Government so that these agreements could also cover members of retirement systems (including universities and public housing agencies but specifically excluding policemen, firemen, and elementary and secondary school teachers) if, of the members of the retirement system voting, two-thirds elect to be covered. This section would also have extended to January 1, 1955,<sup>7</sup> the time within which the coverage of State and local government employees may be made retroactive to January 1, 1951, and would have permitted Wisconsin to extend old-age and survivors insurance coverage to persons under a retirement system (excluding policemen, firemen, and elementary and secondary school teachers) without requiring a vote by members of the system. The Conference Report stated that the deletion of these provisions did not "imply that they [the conferees] do not favor the inclusion of similar provisions in the law; it is the intent of the conferees that the entire matter of the extension of Federal coverage to employees already covered by State and local retirement systems will be explored thoroughly early in 1953, when the disability provisions are to be reexamined."

The other amendments that were dropped would (1) have made additional Federal funds for public assistance available to Puerto Rico and the Virgin Islands; (2) have required the States to pass on the additional Federal funds for public assistance to recipients; and (3) have permitted States to exempt for 1 year, in determining old-age assistance payments, income up to \$50 earned in agriculture and nursing.

<sup>6</sup> Mr. Mills, in submitting the Conference Report to the House of Representatives, said: "A Senate provision requiring that the States pass on the increase in Federal funds was deleted. It does not appear necessary since the provision only applies for 2 years and in my opinion it will not be extended if the States do not pass on the increases." *Congressional Record*, July 5, 1952, page 9735 (daily edition).

<sup>7</sup> H. R. 6291 approved by the President on June 28, 1952, as Public Law 420 (82d Cong., 2d sess.) extends this time limit 1 year—to January 1, 1954.

# Notes and Brief Reports

## Income-Maintenance Programs for the Aged, United States and Great Britain

Estimates of future social security costs in the United States vary, depending upon assumptions made with respect to birth and death rates and economic conditions. One feature all estimates share is the large increase to be expected in the cost of income-maintenance programs for the aged.

This growing burden is a phenomenon common to all industrial countries, reflecting among other things the increase in the relative number of the aged in the population, the drop in employment among older workers as agriculture has become relatively less important in the economy, and the breakdown in traditional patterns of income maintenance in old age. The rate at which these changes are taking place differs from country to country. They seem to be more accelerated in the older industrial nations but are also evident in countries in which the shift from an agricultural to an industrial economy is of more recent origin.

It is illuminating in this connection to compare the relative size and current cost of public programs for income maintenance in old age in Great Britain and the United States.

### Proportion of Aged Population Receiving Payments

An outstanding difference between the two countries is the far greater proportion of aged persons now receiving payments from public programs in Great Britain.

In March 1950, the most recent month for which fairly complete data are available, 71 out of every 100 persons in Great Britain of pensionable age (women aged 60 and over, and men aged 65 and over) were receiving either pensions or assistance. The corresponding proportion in the continental United

States (men and women aged 65 and over) receiving old-age and survivors insurance benefits, benefits under the special systems for railroad and government workers, or old-age assistance was 42 percent in June 1950, before enactment of the 1950 Amendments to the Social Security Act, and 48 percent in December 1951 (table 1).

Another difference worth noting is the higher proportion of persons in Great Britain receiving payments made on a social insurance basis. In that country, 9 out of 10 recipients of pensions or assistance in March 1950 were receiving benefits based on employment. In the United States, social insurance beneficiaries comprised approximately half the combined total of beneficiaries and assistance recipients in June 1950. By December 1951, largely as a result of the amendments, the proportion had risen to 63 percent (table 1).

The purpose of public assistance may be said to be roughly the same in the two countries—to meet individual need as defined in law and regulation—but more frequently in Great Britain than in the United States this objective is expressed as a direct supplementation of the insurance benefit. In March 1950 half the aged assistance recipients in Great Britain were social insurance beneficiaries requiring supplementary allowances. In the United States, aged beneficiaries of old-age and survivors insurance receiving assistance supplementation comprised 10 percent of the old-age assistance load in September 1950 and 15 percent in February 1952. Data for selected intervals in 1948-50 in Great Britain and in 1948-52 in the United States indicate that the benefit-supplementation function of public assistance appears to be increasing in both countries, suggesting that whether the benefit is a flat amount, as in Great Britain, or a varying amount related to average earnings, it does not by itself meet all the needs of all beneficiaries, particularly in a period of rising prices.

Supplementation cases represented at least 13 percent of all insurance beneficiaries in Great Britain and 10 percent in the United States in both June 1950 and December 1951. This is an understatement of the extent of supplementation in Great

Table 1.—Aged persons who were receiving payments under social insurance and public assistance programs, number and as percent of aged population, Great Britain and the United States, 1950 and 1951

Type of recipient or beneficiary	Great Britain, March 31, 1950	Continental United States	
		June 30, 1950	Dec. 31, 1951
Number (in thousands)			
Total in aged population <sup>1</sup> .....	6, 678	12, 345	12, 975
Total receiving payments.....	4, 773	5, 173	4, 196
Under insurance programs.....	4, 245	2, 670	3, 925
Under assistance programs.....	1, 083	2, 783	2, 670
Supplementing insurance benefit.....	555	280	400
Assistance only.....	528	2, 503	2, 270
As percent of aged population			
Total receiving payments.....	71	42	48
Under insurance programs.....	64	22	30
Under assistance programs.....	16	23	21
Supplementing insurance benefit.....	8	2	3
Assistance only.....	8	20	17

<sup>1</sup> Men aged 65 and over in Great Britain and in the United States; women aged 60 and over in Great Britain and 65 and over in the United States.

<sup>2</sup> Represents persons receiving retirement pensions and contributory old-age pensions under the National Insurance Act, noncontributory old-age pensions, national assistance, and payments under the special superannuation schemes for teachers and government employees. Excludes aged persons receiving payments under benefit program for veterans.

<sup>3</sup> Represents persons aged 65 and over receiving payments under old-age and survivors insurance; the railroad retirement program; Federal, State, and local government retirement programs; and old-age assistance. Excludes persons receiving payments under benefit programs for veterans.

<sup>4</sup> Persons receiving noncontributory old-age pensions and cases receiving national assistance. Adjusted for duplication.

Sources: Population data for Great Britain from *Monthly Digest of Statistics* (London), July 1951, p. 1; for the United States, estimated from unpublished data, Bureau of the Census.

Data on payments in Great Britain from *Second Report of the Ministry of National Insurance for the Period 6th July 1949 to 31st Dec. 1950*, Cmd. 8412, Nov. 1951, p. 60; *Report of the National Assistance Board for the Year Ended 31st Dec. 1950*, Cmd. 8276, June 1951, pp. 6, 33, 36; *Civil Estimates for the Year Ending 31st March 1951*, Class VIII: Education 1950-1951, *The Report of the Ministry of Education and the Statistics of Public Education for England and Wales for the Year 1950*, Cmd. 8244, June 1951, p. 217; *Education in Scotland in 1950*, *A Report of the Secretary of State for Scotland*, Cmd. 8200, 1951, p. 85. Data are partly estimated.

Data on payments in the United States from reports of administrative agencies, partly estimated.



Britain since assistance allowances are normally paid on the basis of the household, rather than the individual. Two retirement pensions, but only one supplementary assistance allowance, may be received by an aged married couple. If half the 555,000 supplementary assistance cases shown in table 1 consisted of couples and both husband and wife were receiving retirement pensions, the proportion of insurance beneficiaries getting supplementation could have been as high as 20 percent.

That Great Britain had a larger proportion of aged persons receiving payments under public programs is attributable in part to the greater maturity of the principal British social insurance program and its universal coverage. These factors account, also, for the circumstance that insurance beneficiaries outnumbered persons receiving assistance only approximately 8 to 1 in Great Britain in 1950 but less than 2 to 1 in the United States at the end of 1951.

The main British contributory system for the aged became effective in 1926; contributions under Federal old-age and survivors insurance in the United States were first collected in 1937. More aged British than American workers have had opportunities to meet the qualifying conditions for benefits.

The British system covers the entire working population. Even before 1948, when major changes were made in the whole structure of social security, the contributory system covered all manual workers and all nonmanual workers earning less than £420 a year except those protected by special systems. The broadened coverage of old-age and survivors insurance under the 1950 amendments to the Social Security Act still leaves about 14 percent of the paid civilian labor force in the United States without systematic public protection against income loss in old age; before January 1951 this ratio was approximately 30 percent.

Another factor seems to be the higher retirement rate in Great Britain, where retired workers bulk larger in the aged population than they do in the United States. This is a function to some extent of the

higher median age of Great Britain's older people. Persons aged 65-69, who account in both countries for more than half of all workers past age 65, comprised 37.5 percent of the total population aged 65 and over in Great Britain in 1950 but 41 percent of the same age classes in the United States in that year. More than differences in age distribution appear to be involved, however, since age for age, older persons still at work seem to be relatively more numerous in the United States than in Great Britain. Inasmuch as unemployment is at an even lower rate in Great Britain, the difference cannot be accounted for by differences in work opportunities. Neither can it be explained by the exempt-earnings provision in the old-age and survivors insurance program in the United States, since such exemptions were relatively more generous in relation to benefit amounts in the British system, which provides, in addition, for the termination of the work clause at age 70 (65 for women) rather than at age 75 and permits benefit increments for years in employment beyond pensionable age.

Part of the explanation may lie in the more frequent opportunities in the United States for self-employment, in which retirement can be postponed longer than in wage or salary employment. In May 1950 approximately 8 percent of British employment for pay or profit was self-employment; in the United States, 19 percent was self-employment.<sup>1</sup> These ratios are somewhat higher, of course, among the aged. It was 44 percent among United States workers aged 65 and over<sup>2</sup> and 32 percent among British workers aged 60-75.<sup>3</sup> The higher retirement rate in Great Britain may be related also to differences between the two countries in employer policies in this respect, a factor difficult to assess for lack of information. Of some influ-

<sup>1</sup> Ratio for Great Britain estimated from data in *Ministry of Labour Gazette*, July 1950, page 233; June 1951, page 224. Ratio for the United States from the Bureau of the Census, *Monthly Report on the Labor Force: May 1950*, table 7.

<sup>2</sup> Bureau of the Census, unpublished estimate.

<sup>3</sup> Basil William Amulree, *Adding Life to Years*, London, 1951, page 83.

ence, doubtless, must be the fact that more British workers have the opportunity to qualify for a retirement pension, because of the greater maturity and universal coverage of the British program and the population's longer experience with going on the benefit rolls at pensionable age.<sup>4</sup>

### Relation of Benefits to Earnings

Related, possibly, to the higher retirement rate in Great Britain is the closer relation of average benefit to earnings. The flat 26s. benefit received by retired workers in April 1950 was 21 percent of average weekly earnings of 123s. 4d. in manufacturing in that month.<sup>5</sup> In October 1951 the benefit to persons then of pensionable age was increased to 30s. Average wages in manufacturing in the meanwhile had increased to 139s. 10d.<sup>6</sup> The ratio was again 21 percent.

The average monthly benefit received by a retired worker under old-age and survivors insurance in April 1950 was \$26.22, or—on a weekly basis—11 percent of average earnings of \$56.93 of factory production workers that month.<sup>7</sup> On the scale being used here, in other words, the average American benefit was about half the British benefit. In October 1951, following enactment of the 1950 amendments, monthly old-age benefits averaged \$42.19, or 15 percent of average earnings in manufacturing, which were then \$65.21 a week.<sup>8</sup>

Similar differences may be ob-

<sup>4</sup> Retirement trends in relation to the operation of the insurance system are discussed in the *Second Report of the Ministry of National Insurance*, November 1951, Cmd. 8412, pages 16-20, and *National Insurance Act, 1946: First Interim Report by the Government Actuary*, February 1951, House of Commons Paper 103, pages 22-23.

<sup>5</sup> *Ministry of Labour Gazette*, September 1950, page 296. Data on earnings in manufacturing are used because they are the most comparable for the two countries.

<sup>6</sup> *Ibid.*, March 1952, page 82.

<sup>7</sup> *Monthly Labor Review*, July 1950, page 164.

<sup>8</sup> *Ibid.*, January 1952, page 95. Workers earning these amounts would probably qualify for higher retirement benefits than those shown; the data given are intended to measure differences between Great Britain and the United States in the earnings-benefit relationship and not to show the benefit a worker with given average earnings would draw.

served when the basis of comparison is the benefit income of an aged couple consisting of a retired worker and his eligible wife. In April 1950 the relation of the couple's benefit to average factory earnings was 34 percent in Great Britain and 17 percent in the United States. In October 1951 these ratios were 37 percent and 25 percent, respectively.

### Relative Costs

Per capita expenditures for benefits and assistance to the aged in the fiscal year 1949-50 were slightly higher in Great Britain than in the United States on an international currency exchange basis. Per person of all ages in the civilian population, Great Britain spent £6 16s. 2d., or \$19.07 ( $\pounds = \$2.80$ ). The United States spent \$17.06 per person in the civilian population in that year and \$21.52 in 1950-51. Comparable data for the later year for Great Britain are not available.

Per capita expenditures do not, however, provide an adequate basis for international comparisons, since international exchange rates do not reflect differences in purchasing power and since, more importantly, expenditures for a given program, even on a per capita basis, possess significance only in relation to the total amount of money available for spending by the economy as a whole or by government.

A more satisfactory comparison of cost burdens may be obtained by measuring differences in the proportion of national income devoted to old-age benefits and assistance. On this basis, Great Britain spent relatively two and one-half times as much in 1949-50 as did the United States. In that year, expenditures for money payments to older persons absorbed 2.9 percent of Great Britain's national income of £11.5 billion. The corresponding proportion for the United States was 1.2 percent of a national income of \$219.2 billion; in 1950-51 the national income increased to \$262.4 billion, but expenditures for benefits and assistance to the aged rose roughly in proportion, leaving the 1.2-percent ratio unchanged.

Comparisons may also be made on the basis of payments to the aged as

**Table 2.—Estimated expenditures for benefits and assistance to aged persons<sup>1</sup> under public programs, Great Britain, 1949-50, and the United States, 1949-50 and 1950-51**

Programs for the aged	Great Britain, 1949-50 <sup>2</sup>	United States <sup>3</sup>	
		1949-50 <sup>4</sup>	1950-51 <sup>4</sup>
Total.....	£329.1	\$2,541.3	\$3,242.2
Insurance programs	272.4	1,103.3	1,709.6
General program <sup>5</sup>	248.9	548.0	1,164.9
Other programs <sup>6</sup>	23.5	555.3	604.7
Assistance programs <sup>7</sup>	56.7	1,438.0	1,472.6

<sup>1</sup> Men aged 65 and over in Great Britain and in the United States; women aged 60 and over in Great Britain and 65 and over in the United States.

<sup>2</sup> Fiscal year ended March 31, 1950.

<sup>3</sup> Includes expenditures for payments to persons in Territories, possessions, and foreign countries.

<sup>4</sup> Fiscal year ended June 30.

<sup>5</sup> In Great Britain, retirement pensions under the National Insurance Act; in the United States, old-age and survivors insurance.

<sup>6</sup> In Great Britain, government employee superannuation and teacher superannuation; in the United States, railroad retirement, Federal, State, and local government employee retirement.

<sup>7</sup> In Great Britain, noncontributory old-age pensions and national assistance; in the United States, old-age assistance.

Sources: See table 1.

a percent of government expenditures for all purposes and as a percent of government expenditures for all income-maintenance programs. In 1949-50, benefits and assistance to aged persons in Great Britain accounted for 8 percent of the £4,118 million spent by the National Government, local authorities, and the national insurance funds. Benefits—including expenditures from social insurance trust funds—and assistance to the aged in the United States in the same year represented 3.9 percent of a total outlay of \$65.1 billion by Federal, State, and local governments.

A similar relationship is apparent when the basis of comparison is expenditures for all public income-maintenance programs—that is, all social insurance and related programs, including age and disability payments to veterans and their survivors, public assistance, and, in Great Britain, the family allowance program. Such programs, including administration, cost £655 million in Great Britain in 1949-50 and \$9,249 million in the United States.<sup>9</sup> Benefit and assistance payments to the aged represented 50 percent of the

<sup>9</sup> See the *Bulletin*, July 1952, page 15.

British total and 27 percent of the total in the United States.

Whether taken as a percent of national income, of all government expenditures, or of government expenditures for income-maintenance programs, payments to the aged in Great Britain in 1949-50 were from two to two and one-half times those in the United States. Factors underlying the differences include the relatively larger number of aged persons in Great Britain and the larger proportion of the aged population receiving insurance benefits or assistance, the termination of the work clause at age 70 (65 for women), the availability of benefits to women aged 60-64, and the smaller per capita national income.

Persons in the pensionable ages in Great Britain (women aged 60 and over, and men aged 65 and over) constituted 14 percent of the total population in 1950, as compared with the 8 percent that persons aged 65 and over represented of the total population in the United States. When the comparison is confined to persons aged 65 and over, the percentages are 11 and 8, respectively.

Almost half of all British women aged 60-64 were receiving retirement benefits in March 1950. In the United States, women in this age class are, with a few minor exceptions, eligible neither for retirement benefits nor for old-age assistance.

Great Britain's per capita national income in the calendar year 1950 was £236<sup>10</sup> or \$661. The United States, with a per capita national income in that year of \$1,580,<sup>11</sup> would have spent less of its national income on public programs for the aged even if as large a proportion of the older population had been receiving benefits or assistance, assuming, that is, no change in average payment.

Brief reference may be made to the fiscal structure of the programs in the two countries. The major American system, old-age and survivors insurance, is supported by

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equal contributions of employees and employers, and since January 1, 1951, by the contributions of self-employed covered workers. The contribution schedule under the 1950 amendments is designed to make the program self-supporting. The unified British insurance system, by contrast, provides for a tripartite sharing of costs among Government, insured persons, and employers. Under the rates in effect in 1949-50, insured persons were the source of about 41 percent of the contributions paid into the National Insurance Fund, employers about 34 percent, and the Government about 25 percent. Since the British system is on a pay-as-you-go basis, and no major changes are contemplated in the contribution schedules of insured persons and employers, increases in cost in the future are expected to be met by raising the Government contribution. According to the Government Actuary's estimates,<sup>12</sup> the Government is expected to meet about five-eighths of the cost of retirement pensions in 1968 and about three-fourths in 1978.

The division of cost among insured persons, employers, and government looks somewhat different, however, when insurance and assistance programs are combined, and when account is taken of the separate insurance programs for railroad and government workers in the United States and of government workers in Great Britain.

If expenditures for old-age assistance are considered as a government contribution, 33 percent of the income of public programs for the aged in the United States in 1949-50 was contributed by employees, 41 percent by employers, and 25 percent by government. Included in employers' contributions are those made by Federal, State, and local governments to the retirement systems for government workers and members of the Armed Forces. In 1950-51, 37 percent of the funds came from employees, 42 percent from employers, and 21 percent from government.

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The corresponding percentages in Great Britain in 1949-50 were 36 percent from insured persons, 31 percent from employers, and 33 percent from Government. The Government contribution was relatively larger than that of the United States, but most of it took the form of a direct subsidy of the insurance system; in the United States the government contribution was confined to public assistance.

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served when the basis of comparison is the benefit income of an aged couple consisting of a retired worker and his eligible wife. In April 1950 the relation of the couple's benefit to average factory earnings was 34 percent in Great Britain and 17 percent in the United States. In October 1951 these ratios were 37 percent and 25 percent, respectively.

### Relative Costs

Per capita expenditures for benefits and assistance to the aged in the fiscal year 1949-50 were slightly higher in Great Britain than in the United States on an international currency exchange basis. Per person of all ages in the civilian population, Great Britain spent £6 16s. 2d., or \$19.07 (£=\$2.80). The United States spent \$17.06 per person in the civilian population in that year and \$21.52 in 1950-51. Comparable data for the later year for Great Britain are not available.

Per capita expenditures do not, however, provide an adequate basis for international comparisons, since international exchange rates do not reflect differences in purchasing power and since, more importantly, expenditures for a given program, even on a per capita basis, possess significance only in relation to the total amount of money available for spending by the economy as a whole or by government.

A more satisfactory comparison of cost burdens may be obtained by measuring differences in the proportion of national income devoted to old-age benefits and assistance. On this basis, Great Britain spent relatively two and one-half times as much in 1949-50 as did the United States. In that year, expenditures for money payments to older persons absorbed 2.9 percent of Great Britain's national income of £11.5 billion. The corresponding proportion for the United States was 1.2 percent of a national income of \$219.2 billion; in 1950-51 the national income increased to \$262.4 billion, but expenditures for benefits and assistance to the aged rose roughly in proportion, leaving the 1.2-percent ratio unchanged.

Comparisons may also be made on the basis of payments to the aged as

**Table 2.—Estimated expenditures for benefits and assistance to aged persons<sup>1</sup> under public programs, Great Britain, 1949-50, and the United States, 1949-50 and 1950-51**

Programs for the aged	Great Britain, 1949-50 <sup>2</sup>	United States <sup>3</sup>	
		1949-50 <sup>4</sup>	1950-51 <sup>5</sup>
Total.....	£329.1	\$2,541.3	\$3,242.2
Insurance programs	272.4	1,103.3	1,769.6
General program <sup>6</sup>	248.9	548.0	1,164.9
Other programs <sup>7</sup>	23.5	555.3	604.7
Assistance programs <sup>8</sup>	56.7	1,438.0	1,472.6

<sup>1</sup> Men aged 65 and over in Great Britain and in the United States; women aged 60 and over in Great Britain and 65 and over in the United States.

<sup>2</sup> Fiscal year ended March 31, 1950.

<sup>3</sup> Includes expenditures for payments to persons in Territories, possessions, and foreign countries.

<sup>4</sup> Fiscal year ended June 30.

<sup>5</sup> In Great Britain, retirement pensions under the National Insurance Act; in the United States, old-age and survivors insurance.

<sup>6</sup> In Great Britain, government employee superannuation and teacher superannuation; in the United States, railroad retirement, Federal, State, and local government employee retirement.

<sup>7</sup> In Great Britain, noncontributory old-age pensions and national assistance; in the United States, old-age assistance.

Sources: See table 1.

a percent of government expenditures for all purposes and as a percent of government expenditures for all income-maintenance programs. In 1949-50, benefits and assistance to aged persons in Great Britain accounted for 8 percent of the £4,118 million spent by the National Government, local authorities, and the national insurance funds. Benefits—including expenditures from social insurance trust funds—and assistance to the aged in the United States in the same year represented 3.9 percent of a total outlay of \$65.1 billion by Federal, State, and local governments.

A similar relationship is apparent when the basis of comparison is expenditures for all public income-maintenance programs—that is, all social insurance and related programs, including age and disability payments to veterans and their survivors, public assistance, and, in Great Britain, the family allowance program. Such programs, including administration, cost £655 million in Great Britain in 1949-50 and \$9,249 million in the United States.<sup>9</sup> Benefit and assistance payments to the aged represented 50 percent of the

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# Current Operating Statistics

Table 1.—Selected social insurance and related programs, by specified period, 1940-52  
(In thousands; data corrected to Sept. 9, 1952)

Year and month	Total	Retirement, disability, and survivor programs										Unemployment insurance programs					
		Monthly retirement and disability benefits <sup>1</sup>				Survivor benefits						Temporary disability benefits <sup>2</sup>		State laws <sup>10</sup>	Service-men's Readjustment Act <sup>12</sup>	Railroad Unemployment Insurance Act <sup>11</sup>	
		Social Security Act	Railroad Retirement Act	Civil Service Commission <sup>3</sup>	Veterans Administration <sup>4</sup>	Monthly				Lump-sum <sup>7</sup>		State laws <sup>10</sup>	Railroad Unemployment Insurance Act <sup>11</sup>				
						Social Security Act <sup>4</sup>	Railroad Retirement Act <sup>5</sup>	Civil Service Commission <sup>6</sup>	Veterans Administration <sup>8</sup>	Social Security Act	Other <sup>9</sup>						
Number of beneficiaries																	
1951																	
June		2,748.2	261.1	165.4	2,373.6	1,285.4	146.8	29.9	1,012.3	33.0	10.7	32.3	22.3	821.4	1.2	15.8	19.1
July		2,798.5	262.0	166.2	2,374.9	1,300.4	147.5	30.8	1,013.5	30.1	9.6	29.0	23.9	747.8	1.2	19.1	19.1
August		2,858.1	262.9	167.6	2,378.9	1,318.4	148.1	31.6	1,016.1	36.7	11.2	28.0	30.7	801.0	1.1	24.6	24.6
September		2,896.7	263.3	168.4	2,381.2	1,335.8	148.9	32.3	1,016.2	32.8	8.7	26.8	28.6	757.8	.8	20.7	20.7
October		2,932.9	263.9	169.2	2,385.5	1,357.9	150.6	33.2	1,018.6	37.0	10.6	27.6	32.9	712.8	.5	21.2	21.2
November		2,960.6	264.7	170.2	2,388.7	1,371.6	151.0	33.9	1,019.4	30.5	9.0	26.6	31.5	749.3	.7	30.9	30.9
December		2,993.9	267.1	171.0	2,391.0	1,385.1	149.7	34.5	1,020.3	27.8	8.3	27.2	28.9	797.3	.7	31.6	31.6
1952																	
January		3,030.6	284.0	171.7	2,392.6	1,402.7	149.7	35.4	1,028.7	39.3	8.8	27.6	38.3	1,185.2	.9	48.1	48.1
February		3,056.2	308.1	172.5	2,393.8	1,419.6	150.5	36.2	1,031.3	38.8	8.6	28.7	28.6	1,146.4	.8	48.1	48.1
March		3,076.9	324.4	173.3	2,398.1	1,435.2	151.4	37.2	1,029.6	40.0	11.1	33.1	28.3	1,112.8	.6	41.0	41.0
April		3,094.4	336.2	173.9	2,403.5	1,454.2	152.3	38.2	1,036.4	40.2	13.2	32.1	27.4	992.6	.4	35.6	35.6
May		3,104.8	343.2	174.8	2,412.2	1,469.8	153.2	39.1	1,040.4	37.7	12.2	32.9	23.8	918.4	.3	28.6	28.6
June		3,109.5	348.9	175.6	2,418.0	1,484.3	154.2	39.8	1,042.0	35.9	11.6	31.7	24.7	918.1	.3	31.6	31.6
Amount of benefits <sup>14</sup>																	
1940	\$1,188,702	\$21,074	\$114,166	\$62,019	\$317,851	\$7,784	\$1,448		\$105,696	\$11,736	\$12,267			\$518,700		\$15,961	\$15,961
1941	1,085,488	55,141	119,912	64,933	320,561	25,454	1,559		111,799	13,328	13,943			344,321		14,537	14,537
1942	1,130,721	80,305	122,806	68,115	325,265	41,702	1,603		111,193	15,038	14,342			344,084		6,288	6,288
1943	921,465	97,257	125,795	72,961	331,350	57,763	1,704		116,133	17,830	17,255	\$2,857		79,643		917	917
1944	1,118,798	119,009	129,707	77,193	456,279	76,942	1,765		144,302	22,146	19,238	5,035		62,385	\$4,215	582	582
1945	2,065,566	157,391	137,140	83,874	697,530	104,231	1,772		254,238	26,135	23,431	4,669		445,866	126,630	2,359	2,359
1946	5,149,761	230,285	149,188	94,585	1,268,984	130,139	1,817		333,640	27,267	30,610	4,761		1,094,850	1,743,718	30,917	30,917
1947	4,700,827	299,830	177,053	106,876	1,676,029	153,109	1,923		382,515	29,517	33,115	26,024	\$11,368	776,165	970,542	30,401	30,401
1948	4,510,041	366,887	208,642	132,852	1,711,182	176,736	36,011	\$918	413,912	32,315	32,140	35,572	30,843	793,265	510,167	28,900	28,900
1949	5,694,080	454,483	240,893	158,973	1,692,215	201,369	39,257	4,317	477,406	33,158	31,771	59,066	30,103	1,737,279	430,194	103,996	103,996
1950	5,357,432	718,473	254,240	175,787	1,732,208	299,672	43,884	8,409	491,579	32,740	33,578	70,880	28,099	1,373,426	34,653	59,804	59,804
1951	5,641,957	1,361,046	268,733	196,529	1,647,938	523,435	49,527	14,014	519,398	57,337	33,356	81,435	26,297	840,411	2,234	20,217	20,217
1951																	
June	448,150	103,545	21,462	16,296	136,336	40,164	3,775	1,151	43,179	4,501	2,984	2,880	1,999	68,780	106	662	662
July	447,534	105,140	21,522	16,411	136,877	40,580	3,796	1,193	43,325	4,121	2,688	2,861	2,023	65,917	114	966	966
August	461,733	107,018	21,588	16,656	136,230	41,101	3,816	1,217	43,608	5,018	3,030	2,891	2,808	75,131	97	1,344	1,344
September	446,740	108,246	21,615	16,622	135,173	41,669	3,842	1,248	43,075	4,468	2,514	2,455	2,563	62,049	68	1,133	1,133
October	461,013	109,493	21,660	16,880	137,523	42,332	3,886	1,288	44,940	5,041	3,146	2,862	3,082	67,449	55	1,378	1,378
November	464,127	110,473	24,441	16,877	136,590	42,741	5,158	1,372	43,930	4,164	2,428	2,654	2,866	68,607	52	1,174	1,174
December	468,247	111,646	24,774	16,955	136,062	43,145	5,123	1,318	45,617	3,810	1,870	2,609	2,701	70,624	59	1,394	1,394
1952																	
January	522,902	113,046	25,662	17,124	137,537	43,674	5,296	1,384	45,266	5,431	2,681	2,885	3,387	116,469	84	2,373	2,373
February	511,274	114,004	26,683	17,287	136,561	44,168	5,404	1,414	44,573	5,305	2,700	2,792	2,447	105,023	66	2,347	2,347
March	512,830	114,703	27,400	17,380	137,533	44,628	5,524	1,461	45,519	5,456	3,132	3,283	2,602	101,564	56	2,369	2,369
April	507,643	115,262	27,875	17,533	138,037	45,184	5,571	1,501	45,281	5,431	3,576	3,373	2,432	94,385	45	2,157	2,157
May	500,466	115,582	28,102	17,662	138,250	45,647	5,669	1,525	45,708	5,122	3,196	3,180	2,204	86,958	33	1,988	1,988
June	497,420	115,666	28,478	17,723	136,055	46,073	5,727	1,550	46,985	4,898	3,045	3,258	2,218	83,511	29	2,198	2,198

<sup>1</sup> Under the Social Security Act, retirement benefits—old-age, wife's, and husband's benefits, and benefits to children of old-age beneficiaries—partly estimated. Under the other 3 systems, benefits for age and disability; beginning December 1951, spouse's annuities under the Railroad Retirement Act.

<sup>2</sup> Data for civil-service retirement and disability fund; excludes noncontributory payments made under the Panama Canal Construction Annuity Act to persons who worked on Canal construction 1904-14 or to their widows. Through June 1948, retirement and disability benefits include payments to survivors under joint and survivor elections; beginning July 1948, payments under survivor provisions shown as survivor benefits.

<sup>3</sup> Pensions and compensation, and subsistence payments to disabled veterans undergoing training.

<sup>4</sup> Mother's, widow's, widower's, parent's, and child's benefits. Partly estimated.

<sup>5</sup> Annuities to widows under joint and survivor elections; 12-month death-benefit annuities to widows and next of kin; and, beginning February 1947, widow's, widow's current, parent's, and child's benefits.

<sup>6</sup> Payments to widows, parents, and children of deceased veterans.

<sup>7</sup> Number of decedents on whose account lump-sum payments were made.

<sup>8</sup> Payments under the Railroad Retirement Act and Federal civil-service and veterans' programs.

<sup>9</sup> First payable in Rhode Island, April 1943; in California, December 1946; in New Jersey, January 1949; in New York, July 1950 (data not available); and under the railroad program, July 1947. Excludes hospital benefits in California; also excludes private plans in California and New Jersey except for calendar-year totals.

<sup>10</sup> Represents average weekly number of beneficiaries.

<sup>11</sup> Represents average number of beneficiaries in a 14-day registration period.

<sup>12</sup> Readjustment allowances to unemployed veterans and to self-employed veterans. Number represents average weekly number of continued claims for the unemployed and of claims paid during the month for the self-employed.

<sup>13</sup> Estimated.

<sup>14</sup> Payments; amounts certified, under the Social Security Act (except monthly data for monthly benefits, which represent benefits in current-payment status), the Railroad Retirement Act, and the Railroad Unemployment Insurance Act; disbursements, for Veterans Administration programs except the readjustment allowance program; checks issued, under the State unemployment insurance and temporary disability laws and under the Servicemen's Readjustment Act; for civil-service programs, disbursements through June 1949 and authorizations beginning July 1949. Adjusted on annual basis except for Civil Service Commission data, which are adjusted monthly.

Source: Based on reports of administrative agencies.



Table 2.—Contributions and taxes collected under selected social insurance and related programs, by specified period, 1941-52

[In thousands]

Period	Retirement, disability, and survivors insurance			Unemployment insurance		
	Federal insurance contributions <sup>1</sup>	Federal civil-service contributions <sup>2</sup>	Taxes on carriers and their employees	State unemployment contributions <sup>3</sup>	Federal unemployment taxes <sup>4</sup>	Railroad unemployment insurance contributions <sup>5</sup>
<b>Fiscal year:</b>						
1941-42	\$895,619	\$190,498	\$170,012	\$1,093,900	\$119,944	\$84,738
1942-43	1,130,495	334,278	208,795	1,217,737	158,361	102,710
1943-44	1,292,122	445,951	267,065	1,353,272	179,909	121,518
1944-45	1,309,919	480,719	285,038	1,251,958	184,544	131,993
1945-46	1,238,218	528,049	282,610	1,009,091	179,930	129,126
1946-47	1,459,492	481,448	380,057	1,001,504	184,823	141,750
1947-48	1,616,162	482,585	557,061	1,007,087	207,919	145,148
1948-49	1,690,296	553,461	563,833	988,965	222,850	9,816
1949-50	2,106,388	602,202	550,172	1,094,406	226,306	18,855
1950-51	3,120,404	684,343	577,509	1,364,500	233,537	24,681
1951-52	3,694,248	722,850	734,990	1,431,997	258,945	25,734
<b>1951</b>						
June	280,995	23,428	139,178	9,323	3,311	6,036
July	174,524	29,704	621	158,465	1,681	48
August	516,259	29,694	66,022	273,092	14,641	526
September	250,448	342,357	190,087	8,075	1,004	4,093
October	33,105	38,313	11,201	113,755	3,018	1,884
November	401,037	34,006	91,342	216,650	14,124	179
December	269,607	37,183	54,915	7,551	764	6,318
<b>1952</b>						
January	147,890	40,466	12,264	85,085	14,069	25
February	448,393	33,188	92,932	161,653	164,781	518
March	463,297	34,407	53,934	7,767	25,350	5,749
April	252,135	35,724	13,902	140,916	2,918	153
May	485,964	31,887	89,798	231,306	15,571	352
June	142,689	35,922	57,973	7,083	1,024	5,889

<sup>1</sup> Represents contributions of employees and employers in employments covered by old-age and survivors insurance; from May 1951, includes deposits made in trust fund by States under voluntary coverage agreements; beginning January 1951, on an estimated basis.

<sup>2</sup> Represents employee and Government contributions to the civil-service retirement and disability fund; Government contributions are made in 1 month for the entire fiscal year.

<sup>3</sup> Represents deposits in State clearing accounts of contributions plus penalties and interest collected from employers and, in 2 States, contributions from em-

ployees; excludes contributions collected for deposit in State sickness insurance funds. Data reported by State agencies; corrected to July 23, 1952.

<sup>4</sup> Represents taxes paid by employers under the Federal Unemployment Tax Act.

<sup>5</sup> Beginning 1947, also covers temporary disability insurance.

<sup>6</sup> Represents contributions of \$32.4 million from employees, and contributions for fiscal year 1951-52 of \$310.0 million from the Federal Government.

Source: Daily Statement of the U. S. Treasury, unless otherwise noted.

## SOCIAL SECURITY IN REVIEW (Continued from page 2)

fit check under the State unemployment insurance programs during the fiscal year ended June 30, 1952. Their benefits, totaling \$991.8 million, were in compensation for 47.1 million weeks of unemployment, and they drew benefits for an average of 10.4 weeks. Benefits in the previous year had compensated for nearly 43.8 million weeks of unemployment, and the average duration of benefits had been 11.9 weeks. Higher base-period earnings in the fiscal year 1951-52 and a rise, in many States, in the maximum weekly benefit amount raised the average weekly benefit for total unemployment from \$20.63 to \$22.03. Rights to benefits were exhausted by 901,000 beneficiaries—15 percent fewer than in 1950-51.

About 11.6 million initial claims were filed during the year—an in-

crease of 17 percent from the number in the preceding year. The number of weeks of unemployment claimed, which represent continuing unemployment, also increased, but proportionately the rise to 55.9 million was less sharp—7 percent.

Many of the claims filed in June reflected lay-offs resulting from the secondary effects of the labor dispute in the steel industry, although seasonal factors were also important. Initial claims rose 7.6 percent from the May total to 959,400; this was the first June increase since the close of World War II. Weeks of unemployment claimed, following the pattern of the two preceding years, declined, but the drop of 4.3 percent to 4.5 million was less sharp than in those years.

## Civil-Service Retirement

About 200,000 retired Government workers and survivors of deceased

Federal employees receive increased annuities under the terms of Public Law 555, signed by President Truman on July 16. A note summarizing the new provisions will appear in an early issue of the Bulletin.

## Legislation for Korean Veterans

Public Law 550, which received President Truman's approval on July 16, 1952, makes educational and training benefits similar to those provided to veterans of World War II available to men and women discharged from the Armed Forces since the beginning of the fighting in Korea. The legislation includes provisions that extend to veterans with service since June 27, 1950, the same guarantees and insurance of home, farm, and business loans as those provided under the GI Bill of Rights.

For unemployed veterans, the law  
(Continued on page 17)

**Table 3.—Status of the old-age and survivors insurance trust fund, by specified period, 1937-52**  
(In thousands)

Period	Receipts		Expenditures		Assets			
	Appropriations, transfers, and deposits <sup>1</sup>	Interest received	Benefit payments	Administrative expenses	Net total of U. S. Government securities acquired <sup>2</sup>	Cash with disbursing officer at end of period	Credit of fund account at end of period	Total assets at end of period
<b>Cumulative, January 1937-June 1952</b>	<b>\$21,861,915</b>	<b>\$2,138,185</b>	<b>\$6,856,022</b>	<b>\$544,042</b>	<b>\$16,273,051</b>	<b>\$214,883</b>	<b>\$112,102</b>	<b>\$16,600,036</b>
<b>Fiscal year:</b>								
1941-42	895,619	71,007	110,281	26,766	821,034	20,384	5,176	3,227,194
1942-43	1,130,495	87,403	149,304	27,492	1,035,200	24,495	6,966	4,268,296
1943-44	1,292,122	103,177	184,597	32,607	1,172,036	21,384	16,136	5,446,361
1944-45	1,309,919	123,854	230,834	26,950	1,137,411	35,092	32,007	6,613,361
1945-46	1,238,218	147,766	320,510	37,427	1,002,453	49,167	43,527	7,641,428
1946-47	1,459,867	163,466	425,582	40,788	1,193,000	48,751	7,305	8,798,330
1947-48	1,616,862	190,562	511,676	47,457	1,194,445	74,887	35,015	10,046,681
1948-49	1,693,575	230,194	607,036	53,465	1,293,891	66,870	12,409	11,309,949
1949-50	2,109,092	256,778	727,266	56,841	1,414,132	79,928	167,861	12,892,612
1950-51	3,124,098	287,362	1,498,088	70,447	1,677,976	200,456	212,311	14,735,567
1951-52	3,598,006	333,514	1,982,377	84,673	1,950,232	214,883	112,102	16,600,036
<b>1951</b>								
June	280,995	125,946	157,043	6,507	267,067	200,456	212,311	14,735,567
July	174,524		159,131	8,761	130,000	197,374	92,026	14,742,199
August	516,259		180,301	6,305	220,000	178,578	220,475	15,071,832
September	263,182	10,871	142,442	7,121	119,918	214,122	189,503	15,190,341
October	33,105	14,818	146,188	6,675	49,941	226,250	22,493	15,091,401
November	401,048		178,659	7,294	45,200	209,231	209,407	15,306,497
December	269,509	131,772	161,700	6,343	129,467	222,654	299,755	15,539,734
<b>1952</b>								
January	147,892	4,505	165,212	8,626	198,700	218,897	83,371	15,518,294
February	448,395		167,275	6,681	60,000	216,021	300,686	15,792,732
March	463,306	10,871	169,703	8,841	224,218	226,067	364,054	16,090,364
April	252,130	14,818	171,408	7,094	288,741	219,487	170,339	16,178,810
May	485,966		169,355	6,415	225,000	215,580	259,441	16,499,006
June	142,691	145,860	171,005	6,516	259,067	214,883	112,102	16,600,036

<sup>1</sup> For July 1940 to December 1950, equals taxes collected under the Federal Insurance Contributions Act. Beginning January 1951, amounts appropriated in accordance with sec. 201(a) of the Social Security Act as amended in 1950; from May 1951, includes deposits by States under voluntary coverage agreements. Beginning in the fiscal year 1947, includes amounts appropriated to meet costs of benefits payable to survivors of certain World War II veterans under the Social Security Act Amendments of 1946. Beginning November 1951, also includes small

amounts in reimbursement of sales of supplies and services.

<sup>2</sup> Includes accrued interest and repayments on account of accrued interest on bonds at time of purchase.

<sup>3</sup> Appropriations suspended from Oct. 10 to Nov. 6 to adjust for estimates on which earlier 1951 appropriations were based.

Source: Daily Statement of the U. S. Treasury.

**Table 4.—Status of the unemployment insurance trust fund, by specified period, 1936-52**  
(In thousands)

Period	Total assets at end of period	Net total of U. S. Government securities acquired <sup>1</sup>	Unexpended balance at end of period	State accounts				Railroad unemployment insurance account <sup>4</sup>			
				Deposits	Interest credited	Withdrawals <sup>2</sup>	Balance at end of period	Deposits	Interest credited	Benefit payments	Balance at end of period <sup>3</sup>
<b>Cumulative, January 1936-June 1952</b>	<b>\$8,673,936</b>	<b>\$8,647,082</b>	<b>\$26,855</b>	<b>\$16,447,315</b>	<b>\$1,500,530</b>	<b>\$10,028,104</b>	<b>\$7,919,742</b>	<b>\$917,026</b>	<b>\$152,549</b>	<b>\$495,493</b>	<b>\$754,195</b>
<b>Fiscal year:</b>											
1941-42	3,150,103	866,000	11,103	1,095,991	61,997	368,070	2,883,655	76,266	5,424	9,072	266,447
1942-43	4,372,400	1,228,000	5,460	1,217,686	75,562	174,334	4,002,569	92,441	6,862	1,834	369,591
1943-44	5,878,778	1,503,000	8,778	1,349,307	88,527	60,000	5,380,403	109,375	8,001	591	498,373
1944-45	7,315,258	1,437,173	8,084	1,256,003	113,139	70,492	6,679,054	118,794	10,502	785	636,204
1945-46	7,449,089	101,827	40,120	1,009,909	130,374	1,128,735	6,690,601	116,214	13,221	17,197	758,488
1946-47	7,869,044	443,000	17,044	1,005,273	131,418	817,802	7,009,491	127,576	15,470	51,657	830,534
1947-48	8,323,029	446,399	24,630	1,007,346	147,076	798,132	7,365,781	130,634	18,203	60,793	957,248
1948-49	8,182,417	-160,067	44,085	984,031	160,033	1,227,115	7,282,730	77	20,067	76,978	899,087
1949-50	7,437,896	-724,068	23,633	1,068,795	149,046	1,879,000	6,651,571	9,728	18,020	143,904	786,325
1950-51	8,079,232	649,933	15,035	1,362,629	147,662	848,270	7,313,592	14,884	16,465	52,034	765,640
1951-52	8,673,936	582,885	26,855	1,438,987	167,441	1,000,278	7,919,742	15,442	17,054	48,312	754,195
<b>1951</b>											
June	8,079,232	40,981	15,035	17,941	68,275	67,380	7,313,592	3,622	7,504	2,746	765,640
July	8,068,215	-35,000	39,018	53,293	17	66,515	7,300,387	20	2	2,215	767,827
August	8,367,086	306,000	31,889	375,214		72,760	7,602,841	316		3,898	764,245
September	8,322,164	-25,008	11,975	15,094	3,627	62,870	7,558,091	2,457	385	3,614	763,473
October	8,297,864	-45,008	32,683	42,234	4,454	68,552	7,536,827	1,130	457	4,022	761,037
November	8,509,369	227,000	17,188	280,564		64,972	7,732,420	107		4,195	756,949
December	8,626,425	-65,020	99,263	13,917	70,611	74,365	7,762,582	3,791	7,240	4,137	763,843
<b>1952</b>											
January	8,444,406	-4,000	21,244	32,818	3,194	112,605	7,685,988	15	317	5,758	758,417
February	8,544,993	101,000	20,831	208,901	47	103,692	7,791,244	311	5	4,984	753,749
March	8,462,756	-90,008	28,602	16,134	3,910	101,591	7,709,697	3,449	388	4,527	753,050
April	8,410,710	-41,008	17,564	45,213	4,492	98,286	7,661,115	92	446	4,002	749,595
May	8,663,592	253,000	17,446	345,160	39	89,158	7,917,157	211	4	3,375	746,435
June	8,673,936	936	26,855	10,446	77,051	84,912	7,919,742	3,533	7,811	3,584	754,195

<sup>1</sup> Includes accrued interest and repayments on account of interest on bonds at time of purchase; minus figures represent primarily net total of securities redeemed.

<sup>2</sup> Includes transfers from State accounts to railroad unemployment insurance account amounting to \$107,161,000.

<sup>3</sup> Includes withdrawals of \$79,169,000 for disability insurance benefits.

<sup>4</sup> Beginning July 1947, includes temporary disability program.

<sup>1</sup> Includes transfers to the account from railroad unemployment insurance administration fund amounting to \$85,290,000 and transfers of \$12,338,000 out of the account to adjust funds available for administrative expenses on account of retroactive credits taken by contributors under the Railroad Unemployment Insurance Act Amendments of 1948.

Source: Daily Statement of the U. S. Treasury.



Table 5.—Estimated payrolls in employment covered by selected programs in relation to civilian wages and salaries, by specified period, 1938-51<sup>1</sup>

[Corrected to Sept. 23, 1952]

Period	Wages and salaries <sup>2</sup>		Payrolls <sup>3</sup> covered by—		
	Total	Civilian	Old-age and survivors insurance <sup>4</sup>	State unemployment insurance <sup>5</sup>	Railroad retirement and unemployment insurance <sup>6</sup>
Amount (in millions)					
Calendar year:					
1938.....	\$42,812	\$42,442	\$28,931	\$26,113	\$2,028
1939.....	45,745	45,347	32,125	28,980	2,161
1940.....	49,587	48,996	35,560	32,352	2,273
1941.....	61,708	59,846	45,286	41,985	2,687
1942.....	81,887	75,557	57,950	54,548	3,382
1943.....	105,647	91,202	69,379	65,871	4,085
1944.....	116,924	96,286	73,060	68,886	4,507
1945.....	117,676	95,075	71,317	66,411	4,514
1946.....	111,256	103,294	79,260	73,145	4,866
1947.....	122,042	117,974	92,449	86,234	5,107
1948.....	134,327	130,357	102,255	95,731	5,531
1949.....	133,418	129,169	99,989	93,520	5,119
1950.....	145,582	140,853	109,421	102,835	5,320
1951.....	169,874	161,234	132,800	118,243	6,067
1950					
January-March.....	33,050	31,938	24,245	22,824	1,222
April-June.....	35,157	34,071	26,123	24,512	1,297
July-September.....	37,492	36,272	28,053	26,353	1,388
October-December.....	39,883	38,302	31,000	29,146	1,413
1951					
January-March.....	40,162	38,312	30,900	28,006	1,426
April-June.....	42,129	40,011	32,900	29,155	1,517
July-September.....	43,082	40,803	34,000	29,296	1,555
October-December.....	44,501	42,108	35,000	31,786	1,539
Percent of civilian wages and salaries					
Calendar year:					
1938.....	100.0	100.0	68.2	61.5	4.8
1939.....	100.0	100.0	70.8	63.9	4.8
1940.....	100.0	100.0	72.6	66.0	4.6
1941.....	100.0	100.0	75.7	70.2	4.5
1942.....	100.0	100.0	76.7	72.2	4.5
1943.....	100.0	100.0	76.1	72.2	4.5
1944.....	100.0	100.0	75.9	71.5	4.7
1945.....	100.0	100.0	75.0	69.8	4.7
1946.....	100.0	100.0	76.7	70.8	4.7
1947.....	100.0	100.0	78.4	73.1	4.3
1948.....	100.0	100.0	78.4	73.4	4.2
1949.....	100.0	100.0	77.4	72.4	4.0
1950.....	100.0	100.0	77.8	73.1	3.8
1951.....	100.0	100.0	82.4	73.3	3.7
1950					
January-March.....	100.0	100.0	75.9	71.5	3.8
April-June.....	100.0	100.0	76.7	71.9	3.8
July-September.....	100.0	100.0	77.3	72.7	3.8
October-December.....	100.0	100.0	80.9	76.1	3.7
1951					
January-March.....	100.0	100.0	80.7	73.1	3.7
April-June.....	100.0	100.0	82.2	72.9	3.8
July-September.....	100.0	100.0	83.3	71.8	3.8
October-December.....	100.0	100.0	83.1	75.5	3.7

<sup>1</sup> Continental United States, except as otherwise noted (see footnotes 2 and 7).

<sup>2</sup> Represents estimated wages and salaries, in cash and in kind, earned in specified period in continental United States and, in addition, pay of Federal civilian personnel in all other areas; includes employee contributions to social insurance and related programs. Quarterly data reflect prorating of year-end bonus payments.

<sup>3</sup> Wages paid in specified period.

<sup>4</sup> Through 1950 represents taxable wages plus estimated nontaxable wages in excess of \$3,000 earned in employment covered by program; beginning Jan. 1, 1951, taxable wages plus estimated nontaxable wages in excess of \$3,600. Ex-

cludes earnings of self-employed persons covered since Jan. 1, 1951.

<sup>5</sup> Taxable wages plus nontaxable wages earned in employment covered by program; excludes earnings of railroad workers covered by State laws through June 1939.

<sup>6</sup> Beginning 1947, includes temporary disability insurance.

<sup>7</sup> Taxable wages plus nontaxable wages in excess of \$300 a month; includes a small amount of taxable wages for Alaska and Hawaii.

Source: Data on wages and salaries from the Office of Business Economics, Department of Commerce; data on payrolls for selected programs based on reports of administrative agencies.

## KOREAN VETERANS

(Continued from page 15)

provides for unemployment allowances of \$26 a week, payable for a maximum duration of 26 weeks. Any

determination with respect to entitlement must be made in accordance with State unemployment insurance laws, and the program will be administered by the State unem-

ployment insurance agencies, acting as agents of the United States. Benefits are first payable for weeks of unemployment beginning after October 14, 1952.

**Table 6.—Old-age and survivors insurance: Monthly benefits in current-payment status<sup>1</sup> at the end of the month by type of benefit and by month, June 1951–June 1952, and monthly benefits awarded by type of benefit, June 1952**

[Amounts in thousands; data corrected to July 22, 1952]

Item	Total		Old-age		Wife's or husband's		Child's		Widow's or widower's		Mother's		Parent's	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
<b>Monthly benefits in current-payment status at end of month:</b>														
<b>1951</b>														
June.....	4,033,583	\$143,708.8	2,090,668	\$89,000.0	506,098	\$13,674.0	787,311	\$21,282.4	350,343	\$12,683.3	192,357	\$6,452.8	16,806	\$616.3
July.....	4,098,870	145,720.2	2,129,909	90,390.7	606,188	13,872.8	794,875	21,425.9	355,678	12,858.5	194,925	6,537.6	17,295	634.8
August.....	4,176,535	148,118.8	2,176,036	92,025.0	618,128	14,108.4	804,807	21,632.4	361,970	13,071.2	197,712	6,625.3	17,882	656.5
September.....	4,232,453	149,914.8	2,204,016	93,072.6	625,736	14,259.9	816,746	21,948.3	367,728	13,270.4	199,835	6,688.2	18,392	673.3
October.....	4,291,791	151,825.5	2,231,141	94,132.8	634,819	14,442.7	830,587	22,329.6	374,460	13,505.0	201,437	6,723.7	18,847	691.6
November.....	4,332,176	153,214.3	2,252,293	94,977.1	640,241	14,573.3	838,801	22,545.4	379,291	13,674.2	202,415	6,741.9	19,135	702.3
December.....	4,378,985	154,791.1	2,278,470	96,008.3	646,890	14,709.5	846,247	22,739.2	384,265	13,849.1	203,782	6,775.8	19,331	708.1
<b>1952</b>														
January.....	4,433,279	156,720.9	2,306,984	97,231.4	654,335	14,878.8	855,931	22,984.6	390,731	14,076.5	205,739	6,831.9	19,559	717.7
February.....	4,475,765	158,172.1	2,328,336	98,103.7	658,921	14,979.6	864,477	23,198.4	397,107	14,298.5	207,167	6,866.3	19,757	724.6
March.....	4,512,138	159,331.8	2,344,684	98,710.1	662,799	15,060.8	873,117	23,422.1	403,210	14,514.8	208,365	6,892.2	19,963	731.8
April.....	4,548,632	160,445.4	2,359,213	99,216.6	665,482	15,111.4	883,331	23,677.7	409,752	14,744.8	210,664	6,955.8	20,180	739.1
May.....	4,574,664	161,229.1	2,367,710	99,502.9	667,450	15,153.5	890,935	23,868.5	415,790	14,954.3	212,379	7,003.1	20,400	746.8
June.....	4,593,801	161,739.4	2,372,308	99,591.5	668,297	15,169.6	896,820	24,008.9	421,730	15,161.8	214,030	7,053.2	20,616	754.5
<b>Monthly benefits awarded in June 1952.....</b>	<b>62,307</b>	<b>1,955.7</b>	<b>24,688</b>	<b>934.6</b>	<b>9,404</b>	<b>200.4</b>	<b>14,868</b>	<b>360.6</b>	<b>7,595</b>	<b>266.4</b>	<b>5,406</b>	<b>181.1</b>	<b>346</b>	<b>12.5</b>

<sup>1</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit.

**Table 7.—Old-age and survivors insurance: Number of monthly benefits awarded, by type of benefit, number of lump-sum payments awarded, and number of deceased workers represented for the first time in awards of lump-sum payments, 1940–52**

[Corrected to July 22, 1952]

Year and quarter <sup>1</sup>	Monthly benefits							Lump-sum awards <sup>2</sup>	
	Total	Old-age	Wife's or husband's	Child's	Widow's or widower's	Mother's	Parent's	Number of payments	Number of deceased workers
1940.....	254,984	132,335	34,555	59,382	4,600	23,260	852	75,095	61,060
1941.....	269,286	114,660	36,213	75,619	11,020	30,502	1,272	117,303	90,941
1942.....	258,116	99,622	33,250	77,384	14,774	31,820	1,266	134,991	103,232
1943.....	262,865	89,070	31,916	85,619	19,576	35,420	1,264	163,011	122,185
1944.....	318,949	110,097	40,349	99,676	24,759	42,649	1,419	205,177	151,869
1945.....	462,463	185,174	63,068	127,514	29,844	55,108	1,765	247,012	178,813
1946.....	547,150	258,980	88,515	114,875	38,823	44,190	1,767	250,706	179,588
1947.....	572,909	271,488	94,189	115,754	45,249	42,807	3,422	218,787	181,962
1948.....	596,201	275,903	98,554	118,955	55,667	44,276	2,846	213,096	200,000
1949.....	682,241	337,273	117,356	118,922	62,928	43,087	2,675	212,614	202,154
1950.....	962,586	567,108	162,748	122,625	66,665	41,103	2,307	209,960	200,411
1951.....	1,336,432	702,984	223,887	230,500	89,591	78,323	6,147	431,229	414,470
<b>1949</b>									
January–March.....	166,843	80,174	28,590	30,158	16,120	11,163	643	54,576	51,989
April–June.....	180,824	90,330	30,942	31,622	15,934	11,278	718	55,857	53,020
July–September.....	169,214	84,268	29,038	29,228	15,375	10,649	656	52,483	49,925
October–December.....	165,355	82,501	28,786	27,914	15,499	9,997	658	49,698	47,220
<b>1950</b>									
January–March.....	177,892	86,654	30,492	30,762	18,194	11,183	607	56,787	54,215
April–June.....	163,880	77,674	28,444	28,786	17,893	10,425	658	56,447	53,745
July–September.....	153,951	77,454	26,517	24,877	15,497	9,056	550	46,459	44,247
October–December.....	466,863	326,326	77,295	38,200	15,111	10,439	492	50,237	48,204
<b>1951</b>									
January–March.....	436,754	248,230	76,352	65,399	23,842	21,668	1,263	114,657	111,219
April–June.....	361,787	187,406	62,926	64,245	22,871	22,600	1,739	112,912	108,475
July–September.....	308,470	160,815	51,237	54,589	21,632	18,292	1,905	103,943	99,544
October–December.....	229,421	106,533	38,372	40,267	21,240	15,763	1,240	99,717	96,333
<b>1952</b>									
January–March.....	237,941	107,497	37,791	48,924	24,993	17,602	1,134	121,172	118,089
April–June.....	203,357	84,464	30,994	46,369	23,698	16,736	1,096	118,607	113,786

<sup>1</sup> Quarterly data for 1940–44 were presented in the *Bulletin* for February 1947, p. 29; for 1945–48, in the *Bulletin* for February 1949, p. 29.

<sup>2</sup> Under the 1939, 1946, and 1950 amendments. Effective Sept. 1, 1950, a lump-

sum death payment is payable with respect to every insured individual who dies after August 1950.



**Table 8.—Employment security: Selected data on nonfarm placements and unemployment insurance claims and benefits, by State, June 1952**

[Corrected to July 23, 1952]

Region and State	Nonfarm place- ments	Initial claims <sup>1</sup>		Weeks of unemploy- ment covered by continued claims		Compensated unemployment					Average weekly insured unem- ployment under State programs <sup>3</sup>
		Total	Women	Total	Women	All types of unemployment <sup>2</sup>			Total unemployment		
						Weeks compen- sated	Benefits paid <sup>2</sup>	Average weekly number of benefi- ciaries	Weeks compen- sated	Average weekly payment	
Total	581,251	959,395	401,498	4,805,809	2,178,168	3,856,182	\$83,510,885	918,139	3,496,616	\$22.59	* 1,024,901
Region I:											
Connecticut	9,101	16,203	9,878	59,638	41,148	51,048	1,016,738	12,154	47,704	20.62	13,799
Maine	5,741	5,266	2,888	35,565	22,171	29,212	469,205	6,955	25,292	16.88	7,391
Massachusetts	16,969	46,182	24,276	291,102	159,686	266,079	6,166,854	63,352	244,780	24.24	67,490
New Hampshire	2,238	6,235	3,304	33,737	21,238	27,552	518,840	6,560	24,245	20.06	7,679
Rhode Island	2,494	16,425	9,035	77,394	44,922	72,312	1,540,333	17,217	69,351	21.68	17,962
Vermont	1,194	1,475	690	16,074	7,036	12,160	261,678	2,895	11,198	22.22	3,893
Region II:											
New Jersey	13,914	43,795	24,860	191,284	112,364	178,186	4,067,631	42,425	163,001	23.73	41,729
New York	72,947	218,568	115,400	799,109	421,900	767,655	17,881,322	182,775	692,140	24.50	185,164
Puerto Rico	1,421										
Virgin Islands	146										
Region III:											
Delaware	1,215	877	339	3,462	1,889	2,926	54,814	697	2,742	19.30	811
Pennsylvania	10,279	154,770	40,004	555,807	176,151	424,241	10,239,802	101,010	388,889	24.94	128,844
Region IV:											
Dist. of Col.	3,822	1,210	439	7,186	2,970	6,836	123,737	1,628	6,739	18.15	1,672
Maryland	7,872	10,633	4,182	53,395	27,396	53,647	1,056,958	12,773	40,016	20.77	12,789
North Carolina	17,013	28,431	16,399	132,827	89,019	113,843	1,831,587	27,105	103,855	16.81	27,065
Virginia	8,268	6,756	3,295	68,108	46,299	61,297	1,045,098	14,595	58,848	17.28	15,958
West Virginia	1,967	13,602	1,140	85,822	13,209	71,990	1,389,870	17,140	60,128	20.59	20,175
Region V:											
Alabama	11,576	16,745	2,862	83,107	22,078	56,110	1,005,764	13,360	52,907	18.36	20,084
Florida	14,490	12,006	5,855	43,808	23,888	31,516	523,609	7,504	30,116	16.84	10,733
Georgia	12,175	9,575	4,803	62,843	39,740	48,924	790,963	11,649	44,195	16.63	14,672
Mississippi	8,217	6,131	2,036	32,845	11,361	26,136	391,900	6,223	23,447	15.53	7,800
South Carolina	7,947	6,267	2,893	46,014	24,184	35,892	647,039	8,546	33,736	18.52	9,628
Tennessee	13,809	10,186	3,683	101,932	44,597	92,806	1,524,536	22,097	87,556	16.69	22,786
Region VI:											
Kentucky	3,307	15,275	5,313	92,898	32,441	73,887	1,397,214	17,592	67,461	19.58	21,675
Michigan	16,004	29,180	8,148	140,144	53,510	111,590	2,860,610	26,599	107,192	26.17	30,069
Ohio	27,119	39,293	13,176	147,258	70,887	114,488	2,624,850	27,259	102,031	24.18	36,042
Region VII:											
Illinois	18,418	60,951	24,105	356,381	189,281	268,523	6,027,670	63,934	220,530	24.47	81,620
Indiana	8,947	30,937	11,015	77,228	34,281	65,559	1,428,624	15,609	59,587	22.77	19,758
Wisconsin	12,891	6,591	4,129	34,410	21,164	28,707	644,997	6,835	26,129	23.07	7,935
Region VIII:											
Minnesota	13,064	6,390	2,444	44,548	21,560	37,861	649,734	9,015	34,488	17.76	8,224
Montana	3,904	607	241	4,255	2,427	3,486	60,815	830	3,486	17.45	876
North Dakota	2,735	144	64	987	544	925	19,229	220	765	21.88	201
South Dakota	1,914	142	54	1,038	517	884	16,701	210	747	19.90	227
Region IX:											
Iowa	7,522	3,085	1,388	16,970	9,879	14,494	276,398	3,451	12,233	20.53	3,815
Kansas	9,789	2,027	668	10,433	3,556	10,525	230,817	2,506	9,761	22.58	2,310
Missouri	15,464	11,554	6,061	65,129	37,452	53,340	953,630	12,700	44,092	19.50	14,157
Nebraska	5,660	1,405	859	4,381	2,754	4,574	92,400	1,089	4,275	20.88	1,067
Region X:											
Arkansas	12,168	5,163	1,266	29,441	7,808	19,889	339,857	4,735	18,257	17.55	5,781
Louisiana	8,357	9,291	2,390	65,786	17,927	55,987	1,137,567	13,330	50,903	21.04	15,434
Oklahoma	14,720	5,462	1,722	31,291	11,347	24,894	466,347	5,927	23,579	19.10	7,188
Texas	55,860	7,867	2,695	54,619	21,929	42,160	701,410	10,038	39,710	17.03	11,291
Region XI:											
Colorado	8,332	2,780	337	8,692	1,853	6,137	129,901	1,461	5,592	21.81	2,259
New Mexico	5,696	897	177	5,134	1,044	4,869	104,172	1,159	4,066	21.68	1,212
Utah	5,222	2,523	489	9,722	3,744	7,072	165,968	1,684	6,196	24.73	2,299
Wyoming	1,668	399	84	1,689	606	1,451	34,893	353	1,267	24.97	369
Region XII:											
Arizona	5,655	1,973	741	7,027	3,476	4,129	81,346	983	3,887	19.95	1,644
California	36,234	63,831	29,086	410,102	234,245	373,398	8,241,895	88,904	342,876	22.79	93,074
Hawaii	1,050	1,697	574	11,720	6,099	9,670	175,662	2,302	7,644	20.39	(*)
Nevada	2,811	668	230	3,140	1,403	2,777	65,643	661	2,582	24.32	598
Region XIII:											
Alaska	1,037	885	331	9,503	4,394	12,332	352,487	2,936	11,944	28.81	(*)
Idaho	3,578	447	207	3,083	1,612	3,039	64,718	724	2,892	21.60	664
Oregon	9,642	6,406	3,011	23,225	9,955	23,690	513,350	5,640	21,731	22.50	5,406
Washington	8,668	10,187	2,232	54,216	17,227	45,447	1,103,582	10,821	42,628	24.72	11,586

<sup>1</sup> Excludes transitional claims.

<sup>2</sup> Total, part-total, and partial.

<sup>3</sup> Not adjusted for voided benefit checks and transfers under interstate combined-wage plan.

\* Excludes Alaska and Hawaii.

† Data not available.

Source: Department of Labor, Bureau of Employment Security, and affiliated State agencies.

Table 9.—Public assistance in the United States, by month, June 1951–June 1952<sup>1</sup>

[Exclusive of vendor payments for medical care and cases receiving only such payments]

Year and month	Total	Old-age assistance	Aid to dependent children		Aid to the blind	Aid to the permanently and totally disabled <sup>1</sup>	General assistance	Total	Old-age assistance	Aid to dependent children (families)	Aid to the blind	Aid to the permanently and totally disabled <sup>1</sup>	General assistance
			Families	Recipients									
				Total <sup>2</sup>	Children								

1951	Number of recipients								Percentage change from previous month					
June.....		2,745,344	632,691	2,170,308	1,617,096	97,024	104,230	335,000	-----	-0.3	-1.2	( <sup>3</sup> )	+7.4	-5.6
July.....		2,737,701	618,400	2,122,586	1,581,434	97,256	108,907	324,000	-----	-3	-2.3	+0.2	+4.5	-3.3
August.....		2,732,021	612,128	2,103,208	1,567,218	97,349	111,329	319,000	-----	-2	-1.0	+1	+2.2	-1.4
September.....		2,722,933	606,078	2,084,104	1,553,249	97,158	113,049	311,000	-----	-3	-1.0	-2	+1.5	-2.6
October.....		2,711,620	597,249	2,055,463	1,532,255	97,185	114,923	311,000	-----	-4	-1.5	( <sup>3</sup> )	+1.7	( <sup>3</sup> )
November.....		2,705,413	591,992	2,039,163	1,520,326	97,221	118,284	316,000	-----	-2	-9	( <sup>3</sup> )	+2.9	+1.6
December.....		2,701,128	591,850	2,041,473	1,522,930	97,179	124,419	323,000	-----	-2	( <sup>3</sup> )	( <sup>3</sup> )	+5.2	+2.2
1952														
January.....		2,693,960	593,618	2,047,286	1,527,796	97,215	128,493	339,000	-----	-3	+3	( <sup>3</sup> )	+3.3	+5.1
February.....		2,685,070	593,954	2,050,773	1,531,064	97,142	131,778	336,000	-----	-3	+1	-1	+2.6	-9
March.....		2,679,911	596,740	2,061,603	1,540,055	97,257	134,957	335,000	-----	-2	+5	+1	+2.4	-5
April.....		2,671,699	598,401	2,068,811	1,546,313	97,353	138,017	320,000	-----	-3	+3	+1	+2.3	-4.5
May.....		2,666,474	598,236	2,069,852	1,547,265	97,571	141,830	301,000	-----	-2	( <sup>3</sup> )	+2	+2.8	-6.8
June.....		2,659,657	589,976	2,041,568	1,527,375	97,420	145,344	293,000	-----	-3	-1.4	-2	+2.5	-2.7
Amount of assistance								Percentage change from previous month						
1951														
June.....	\$189,320,531	\$118,666,891		\$46,385,131	\$4,537,435	\$4,677,074	\$15,054,000	-0.9	-0.2	-1.4	+0.3	+6.3	-6.9	
July.....	188,141,403	119,305,221		45,003,226	4,536,052	4,847,904	14,449,000	-6	+5	-3.0	( <sup>3</sup> )	+3.7	-4.0	
August.....	188,193,866	119,308,258		44,745,286	4,558,093	4,950,229	14,632,000	( <sup>3</sup> )	( <sup>3</sup> )	-6	+5	+2.1	+1.3	
September.....	188,369,274	119,841,541		44,819,189	4,567,563	5,150,981	13,990,000	+1	+4	+2	+2	+4.1	-4.4	
October.....	189,758,568	120,746,277		44,675,023	4,640,500	5,274,768	14,422,000	+7	+8	-3	+1.6	+2.4	+3.1	
November.....	189,739,083	120,439,062		44,575,407	4,663,332	5,431,282	14,630,000	( <sup>3</sup> )	-3	-2	+5	+3.0	+1.4	
December.....	190,820,555	120,299,184		44,866,070	4,671,872	5,779,429	15,204,000	+6	-1	+7	+2	+6.4	+3.9	
1952														
January.....	192,067,787	120,076,903		45,118,621	4,808,443	5,934,820	16,129,000	+7	-2	+6	+2.9	+2.7	+6.1	
February.....	192,324,805	120,209,179		45,274,623	4,840,367	6,097,636	15,903,000	+1	+1	+3	+7	+2.7	-1.4	
March.....	192,614,690	120,240,482		45,469,064	4,836,239	6,222,905	15,846,000	+2	( <sup>3</sup> )	+4	-1	+2.1	-4	
April.....	192,165,737	120,106,071		45,713,331	4,851,436	6,363,899	15,131,000	-2	-1	+5	+3	+2.3	-4.5	
May.....	191,430,861	120,390,263		45,505,911	4,875,654	6,565,033	14,094,000	-4	+2	-5	+5	+3.2	-6.9	
June.....	190,022,020	120,197,846		44,766,464	4,883,788	6,694,922	13,479,000	-7	-2	-1.6	+2	+2.0	-4.4	

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. All data subject to revision.

<sup>2</sup> Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.

<sup>3</sup> Program initiated in October 1950 under Public Law 734.

<sup>4</sup> Increase of less than 0.05 percent.

<sup>5</sup> Decrease of less than 0.05 percent.

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(Continued from page 13)

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## Public Welfare and Relief

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Examines recent criticisms of public assistance, appraises the present



**Table 10.—Amount of vendor payments for medical care for recipients of public assistance, by program and State, April 1952<sup>1</sup>**

State <sup>2</sup>	Old-age assistance	Aid to dependent children	Aid to the blind	Aid to the permanently and totally disabled	General assistance <sup>3</sup>
Alaska				( <sup>4</sup> )	\$8,276
Calif.				( <sup>4</sup> )	56,646
Conn.	\$106,590	\$28,224	\$1,550	( <sup>4</sup> )	( <sup>4</sup> )
Del.		358			( <sup>4</sup> )
D. C.	87			\$124	
Ill.	943,910	130,502	13,810	17,734	425,530
Ind.	274,023	49,626	9,671	( <sup>4</sup> )	133,410
Iowa				( <sup>4</sup> )	149,252
Kans.	136,919	25,228	4,100	22,691	47,740
La.		2,502	60	1,241	641
Maine				( <sup>4</sup> )	37,389
Mass.	339,552	50,213		178,591	156,813
Mich.	71,838		720	12,525	88,507
Minn.	780,073	53,934	5,831	( <sup>4</sup> )	( <sup>4</sup> )
Mont.				( <sup>4</sup> )	119,301
Nebr.	231,677	9,251	1,320	( <sup>4</sup> )	( <sup>4</sup> )
Nev.	2,611			( <sup>4</sup> )	4,280
N. H.	55,432	16,434	2,086	48	( <sup>4</sup> )
N. J.		12,489			72,217
N. Y.	1,327,445	510,016	53,353	409,126	( <sup>4</sup> )
N. C.	12,592	6,302		2,295	100,956
N. Dak.	21,243	2,285	38	1,833	16,184
Ohio.	177,167	9,545	5,655		489,792
Oreg.					137,221
R. I.					49,066
S. C.					9,333
S. Dak.					63,836
Utah.	600	469		388	146
Va.					8,030
Wis.	315,599	91,121	10,762	7,872	106,147

<sup>1</sup> For April data excluding vendor payments for medical care, see the *Bulletin*, July 1952.

<sup>2</sup> Excludes States that made no vendor payments for medical care for April or did not report such payments. For the special types of public assistance, figures in italics represent payments made without Federal participation.

<sup>3</sup> In all States except California, Illinois, Louisiana, Massachusetts, Nevada, New Jersey, and Utah includes payments made on behalf of recipients of the special types of public assistance.

<sup>4</sup> No program for aid to the permanently and totally disabled.

<sup>5</sup> Data not available.

**Table 11.—Average payments including vendor payments for medical care and average amount of vendor payments per assistance case, by program and State, April 1952<sup>1</sup>**

State <sup>2</sup>	Old-age assistance		Aid to dependent children (per family)		Aid to the blind		Aid to the permanently and totally disabled	
	All assistance	Vendor payments for medical care	All assistance	Vendor payments for medical care	All assistance	Vendor payments for medical care	All assistance	Vendor payments for medical care
Conn.	\$68.07	\$6.00	\$112.20	\$6.00	\$72.56	\$5.00	( <sup>4</sup> )	( <sup>4</sup> )
Del.			82.21	.49			\$54.88	\$0.10
D. C.	48.67	.01					47.00	6.32
Ill.	48.36	8.28	115.16	5.62	51.62	3.41	( <sup>4</sup> )	( <sup>4</sup> )
Ind.	41.98	6.25	73.22	5.85	44.51	5.61	( <sup>4</sup> )	( <sup>4</sup> )
Kans.	56.20	3.06	97.74	5.89	62.47	6.88	59.74	8.47
La.			62.33	.11	45.63	.03	39.94	.08
Mass.	73.61	3.42	120.06	3.81			85.69	34.15
Mich.	48.79	.77			53.84	.59	60.84	10.97
Minn.	58.89	14.03	106.26	6.84	65.72	5.00	( <sup>4</sup> )	( <sup>4</sup> )
Nebr.	51.93	10.60	93.35	3.30	63.56	1.74	( <sup>4</sup> )	( <sup>4</sup> )
Nev.	55.01	.96					( <sup>4</sup> )	( <sup>4</sup> )
N. H.	51.66	8.00	115.61	11.50	56.02	7.00	( <sup>4</sup> )	( <sup>4</sup> )
N. J.			102.11	2.37			72.94	13.34
N. Y.	65.49	11.23	121.76	9.58	74.08	12.43	28.13	.49
N. C.	24.46	.24	48.01	.36			59.98	2.86
N. Dak.	52.73	2.36	97.92	1.38	54.23	.34		
Ohio.	50.61	1.63	73.02	.71	50.73	1.51	57.83	.25
Utah.	55.43	.07	108.97	.16			72.07	8.44
Wis.	54.91	6.15	124.08	10.65	62.80	8.06		

<sup>1</sup> For April data excluding vendor payments for medical care, see the *Bulletin*, July 1952. All averages based on cases receiving money payments, vendor payments for medical care, or both. Averages for general assistance not computed here because of difference among States in policy or practice regarding use of general assistance funds to pay medical bills for recipients of the special types of public assistance. Figures in italics represent payments made without Federal participation.

<sup>2</sup> Excludes States that made no vendor payments for medical care for April or did not report such payments.

<sup>3</sup> No program for aid to the permanently and totally disabled.

<sup>4</sup> Average payment computed on base excluding payments for services provided before the pooled fund was established.

<sup>5</sup> Average payment not computed on base of less than 50 recipients.

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**Table 12.—Old-age assistance: Recipients and payments to recipients, by State, June 1952<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	May 1952 in—		June 1951 in—	
				Number	Amount	Number	Amount
<b>Total<sup>2</sup></b>	<b>2,659,657</b>	<b>\$120,197,846</b>	<b>\$45.19</b>	<b>-0.3</b>	<b>-0.2</b>	<b>-3.1</b>	<b>+1.3</b>
Ala.	72,445	1,560,908	21.55	-1.2	-1.0	-10.3	-8.9
Alaska	1,649	93,628	56.78	-0.6	-0.8	+1.4	+2.3
Ariz.	13,979	693,492	49.61	+2	+4	-1.0	-2.9
Ark.	57,946	1,381,285	23.84	-5	+1.9	-8.5	+4.3
Calif.	273,245	18,089,615	66.20	+1	( <sup>3</sup> )	-5	-1.7
Colo. <sup>4</sup>	51,667	3,645,500	70.56	-2	-3	-8	-8.4
Conn.	17,279	1,081,132	62.57	-1.5	-2.0	-13.1	-10.2
Del.	1,738	60,824	35.00	+1.0	+20.4	+9.9	+33.3
D. C.	2,742	144,088	52.55	-2	( <sup>5</sup> )	-3.5	+6.6
Fla.	67,173	2,596,698	38.66	-2	+2	-3.1	-3.4
Ga.	95,271	2,977,457	31.25	+1	+1	-6.3	+21.1
Hawaii	2,185	73,356	33.57	-1.0	-5	-5.7	-6.1
Idaho	9,247	469,975	50.82	-4	-2	-16.1	-8.1
Ill.	109,847	4,562,251	41.53	-6	-2	-5.1	-11.2
Ind.	42,925	1,555,653	36.24	-7	-4	-11.9	-9.7
Iowa	47,805	2,470,226	51.67	-3	+3	-2.2	+1.4
Kans.	37,012	1,952,412	52.75	-4	-5	-3.6	+3.5
Ky.	61,709	1,823,141	29.54	-1.0	-1.1	-7.9	+31.6
La.	120,604	6,030,744	50.00	( <sup>6</sup> )	-1	+1.6	+9.0
Maine	14,086	608,323	43.19	-7	-6	-6.4	-5.5
Md.	11,276	467,902	41.50	-2	+3	-1.8	+6.1
Mass.	98,076	6,539,300	66.73	-7	-2	-3.4	+0.0
Mich.	91,164	4,427,629	48.57	-5	-4	-4.8	-1.7
Minn.	54,430	2,487,783	45.71	-1	( <sup>7</sup> )	-1.1	+6.3
Miss.	57,586	1,212,101	21.05	( <sup>8</sup> )	+1	-2.6	+11.4
Mo.	131,377	5,995,364	45.63	-1	-1	-3	+5.2
Mont.	11,030	567,998	51.50	-1.0	-8	-5.8	-9.5
Nebr.	20,595	882,281	42.84	-1.8	-1.1	-9.3	-15.8
Nev.	2,716	147,579	54.34	-1	-2	-1.9	-3.2
N. H.	6,990	303,170	43.37	+7	-1	-2.8	-4.9
N. J.	21,892	1,185,421	54.15	-5	-5	-5.7	+3.9
N. Mex.	10,784	455,622	42.25	+2	+3	+1.0	+11.4
N. Y.	113,375	6,280,902	55.40	-7	-1.6	-1.6	+6
N. C.	51,412	1,265,480	24.61	( <sup>9</sup> )	+8	-16.3	-8.4
N. Dak.	8,805	452,416	51.38	-8	+8	-2.4	-6
Ohio	114,917	5,649,312	49.16	-4	-3	-4.2	+5.6
Okl.	95,114	4,976,262	52.32	-5	( <sup>10</sup> )	-3.1	+4.3
Oreg.	22,460	1,294,500	57.64	-4	-3	-3.1	+3.0
Pa.	71,928	2,520,708	39.22	-1.0	-6	-9.8	-8.2
P. R.	36,940	277,145	7.50	+6.0	+5.9	+109.0	+104.8
R. I.	9,356	455,033	48.64	-1	+5	-3.9	+3.0
S. C.	42,497	1,160,409	27.31	+1	+1	-9	+7.8
S. Dak.	11,796	496,448	42.09	-4	-3	-2.5	+8
Tenn.	59,535	1,949,300	32.74	-3	-2	-8.2	+2.5
Tex.	218,636	7,370,898	33.71	-1	+7	-1.4	+1.4
Utah	9,717	538,572	55.43	-2	-2	-1.2	+11.4
Vt.	6,992	279,836	40.02	-4	-2	+1.5	+11.0
V. I. <sup>11</sup>	675	7,400					
Va.	18,604	430,967	23.17	-6	-1	-5.0	-3
Wash.	66,894	4,162,097	62.22	-3	-2	-4.4	-4.3
W. Va.	26,232	743,879	28.36	+4	-3	+1.3	+9.3
Wis.	51,115	2,510,784	49.12	-4	-2	-1.8	+12.0
Wyo.	4,187	232,640	55.56	-1.0	-1.2	-3.0	-3.6

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. All data subject to revision.

<sup>2</sup> Includes 3,933 recipients under 65 years of age in Colorado and payments to these recipients. Such payments are made without Federal participation.

<sup>3</sup> Decrease of less than 0.05 percent.

<sup>4</sup> Increase of less than 0.05 percent.

<sup>5</sup> Estimated.

**Table 13.—Aid to the blind: Recipients and payments to recipients, by State, June 1952<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	May 1952 in—		June 1951 in—	
				Number	Amount	Number	Amount
<b>Total<sup>2</sup></b>	<b>97,420</b>	<b>\$4,883,788</b>	<b>\$50.13</b>	<b>-0.2</b>	<b>+0.2</b>	<b>+0.4</b>	<b>+7.6</b>
<b>Total, 51 States<sup>3</sup></b>	<b>97,352</b>	<b>4,880,321</b>	<b>50.13</b>	<b>-2</b>	<b>+2</b>	<b>+3.3</b>	<b>+10.3</b>
Ala.	1,505	36,567	24.30	-3	-4	-3.7	+3.2
Alaska	#9	1,480	( <sup>4</sup> )	( <sup>5</sup> )	( <sup>6</sup> )		
Ariz.	707	38,438	54.37	-7	-7	-15.1	-18.6
Ark.	1,881	55,164	29.33	-1	+2.3	-3.5	+0.5
Calif. <sup>7</sup>	11,582	942,546	81.38	+5	+2	+3.4	+4.4
Colo.	343	21,942	63.97	-6	-8	-3.4	+4.3
Conn.	309	21,720	70.29	-6	-1.5	+2.3	+0.3
Del.	224	10,356	46.23	-4	-2	+10.9	+15.0
D. C.	258	14,315	55.48	+1.2	( <sup>8</sup> )	-1.1	+5.6
Fla.	3,141	134,654	42.87	-4	+4	-5.4	-4.9
Ga.	2,973	107,782	36.25	+4	+8	+3.7	+29.6
Hawaii	104	4,186	40.25	-2.8	-2.0	-9.6	-4.9
Idaho	199	10,882	54.68	0	-2	-3.9	-1.5
Ill.	3,691	194,016	52.56	-7.3	-2	-11.4	-3.8
Ind.	1,713	67,167	39.21	+1	+3	-5.5	-4.2
Iowa	1,281	78,941	61.62	0	0	+1.4	+7.6
Kans.	602	33,109	55.00	-1.3	-1.8	-6.8	+1.6
Ky.	2,525	79,154	31.35	-2	-1	+2.0	+5
La.	1,916	88,901	46.40	+5	+3	+1.8	+6.8
Maine	588	26,988	45.90	-7	-5	-9.0	-8.4
Md.	461	21,852	47.40	-1.3	+6	-5.3	+3.7
Mass.	1,662	133,485	80.32	+2	+5	+5.8	+22.5
Mich.	1,854	99,877	53.87	-9	-7	+1	+3.2
Minn.	1,138	70,483	61.94	-9	-1.4	-9	+7.2
Miss.	2,846	73,695	25.89	+9	+1.1	+2.8	+13.7
Mo. <sup>9</sup>	3,290	164,500	50.00	+1.4	+1.4	+18.9	+48.6
Mont.	519	20,475	56.79	-8	-6	-4.9	-8.5
Nebr.	723	43,946	60.78	-3.1	-4.8	-1.8	-5.3
Nev.	39	1,987	( <sup>10</sup> )	( <sup>11</sup> )	( <sup>12</sup> )	( <sup>13</sup> )	( <sup>14</sup> )
N. H.	301	14,869	49.40	-3	+6	-3.5	-3.8
N. J.	818	50,348	61.55	+1.1	-5	+4.7	+16.2
N. Mex.	461	17,947	38.93	-2.3	-2.3	-11.9	-7.7
N. Y.	4,109	263,008	64.01	+3	-3	+2.0	+3.7
N. C.	4,436	153,358	34.57	+4	+4	-4	-1
N. Dak.	112	6,462	57.70	0	+6.5	+1.8	+9.8
Ohio	3,752	183,866	49.00	-1	-3	-2.1	+5.3
Okl.	2,512	130,058	51.77	-9	-6	-4.1	-3.9
Oreg.	381	25,810	67.74	-3	+1.3	-3.8	-1.1
Pa. <sup>15</sup>	15,615	775,324	49.65	+4	+6	+2.0	+27.5
P. R.	740	5,430	7.34	+3.0	+4.3	+58.5	+54.7
R. I.	186	11,126	59.82	+1.1	+9	+5.1	+15.0
S. C.	1,591	45,129	28.37	-3	-1	-9	+2.3
S. Dak.	204	8,083	39.62	-2.4	-2.0	-7.3	-3.4
Tenn.	2,807	110,807	39.48	+8	+8	+2.2	+7.3
Tex.	6,026	227,916	37.82	+1	+9	-1.1	+1.0
Utah	221	13,356	60.43	-2.2	-2.3	+3.3	+16.4
Vt.	172	7,600	44.19	-2.8	-2.0	-3.9	-6.0
V. I. <sup>16</sup>	45	480					
Va.	1,448	45,250	31.25	-5	+3	-4.7	-1.5
Wash. <sup>17</sup>	830	64,217	77.37	-1	-9	-1.9	-3
W. Va.	1,124	37,639	33.49	+5	+3	+4.2	+12.0
Wis.	1,331	73,000	54.85	-4	-4	-3.1	+7.4
Wyo.	95	5,697	53.65	( <sup>18</sup> )	( <sup>19</sup> )	( <sup>20</sup> )	( <sup>21</sup> )

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. Figures in italics represent programs administered without Federal participation. All data subject to revision.

<sup>2</sup> Data include recipients of payments made without Federal participation and payments to these recipients in California (534 recipients, \$44,421 in payments), in Washington (12 recipients, \$574 in payments), in Missouri (941 recipients, \$47,050 in payments), and in Pennsylvania (6,291 recipients, \$313,135 in payments). State plans for aid to the blind in Missouri and Pennsylvania were approved under the Social Security Act Amendments of 1950.

<sup>3</sup> States with plans approved by the Social Security Administration. In computing percentages, data for Missouri for June 1951 were excluded because the State did not have an approved plan in that month. See also footnote 2.

<sup>4</sup> Average payment not computed on base of less than 50 recipients; percentage change, on less than 100 recipients.

<sup>5</sup> Increase of less than 0.05 percent.

<sup>6</sup> Excludes cost of medical care, for which payments are made to recipients quarterly.

<sup>7</sup> Estimated.



**Table 14.—Aid to dependent children: Recipients and payments to recipients, by State, June 1952<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of families	Number of recipients		Payments to recipients		Percentage change from—			
		Total <sup>2</sup>	Children	Total amount	Average per— Family Recipient	May 1952 in—		June 1951 in—	
						Number of families	Amount	Number of families	Amount
Total.....	589,976	2,041,568	1,527,375	\$44,766,464	\$75.88 \$21.93	-1.4	-1.6	-6.8	-3.5
Total, 52 States <sup>3</sup> .....	589,948	2,041,406	1,527,301	44,765,311	75.88 21.93	-1.4	-1.6	-6.8	-3.5
Ala.....	18,096	65,141	50,746	638,762	35.29 9.81	-1.1	-1.0	-3.0	-2.9
Alaska.....	768	2,494	1,813	56,962	74.17 22.84	-5	-8	+12.6	+16.9
Ariz.....	3,617	13,063	10,265	270,741	74.85 19.82	-7	+1.1	-10.8	-11.9
Ark.....	13,099	48,348	36,950	554,147	42.30 11.46	-9	+7	-15.6	+1.2
Calif.....	54,719	171,596	129,427	6,406,510	117.08 37.33	-1.5	-2.0	-4.4	+9
Colo.....	5,006	18,424	13,942	494,117	98.70 26.82	-2.3	-2.4	-8.1	-6
Conn.....	4,580	15,081	10,995	486,867	106.30 32.28	-1.8	-2.0	-17.3	-18.2
Del.....	739	2,856	2,195	61,593	83.35 21.57	+1.7	+1.9	+3.9	+21.2
D. C.....	1,996	8,192	6,386	211,330	105.88 25.80	-1	+1.0	-5.8	+3.1
Fla.....	17,566	57,850	43,211	838,652	47.74 14.50	( <sup>4</sup> )	+5	-39.2	-42.0
Ga.....	18,460	61,670	47,131	940,394	50.94 15.25	-15.9	-14.0	-4.7	+5.0
Hawaii.....	3,173	11,718	9,148	265,833	83.78 22.69	-1.1	-1.4	-5.8	-11.4
Idaho.....	2,107	7,307	5,381	230,117	112.06 32.31	-2.7	-2.3	-11.1	-3.9
Ill.....	22,485	80,862	60,053	2,485,021	110.52 30.73	-1.5	-1.8	-2.7	+9.3
Ind.....	8,319	27,964	20,716	563,575	67.75 20.15	-1.4	-1.3	-17.4	-14.7
Iowa.....	5,399	18,988	14,129	572,830	106.10 30.17	-3	-5	+3.0	+12.3
Kans.....	4,113	14,593	11,062	374,963	91.17 25.69	-3.2	-3.8	-14.3	-4.2
Ky.....	10,827	37,216	28,883	826,971	41.86 11.82	-1.0	-9	-14.6	-15.2
La.....	22,544	82,872	61,788	1,439,359	63.85 17.37	( <sup>4</sup> )	-3	-5.7	+21.4
Maine.....	4,416	15,346	11,113	322,689	73.07 21.03	-1.7	-1.5	-3.0	-3.9
Md.....	4,989	19,252	14,722	449,413	90.08 23.34	-8	+1.4	-17.2	-8.2
Mass.....	13,078	43,082	31,756	1,499,954	114.69 34.82	-5	-1.0	-1.5	+3.4
Mich.....	25,370	82,215	58,561	2,478,671	97.70 30.15	+1	( <sup>4</sup> )	+8	+6.9
Minn.....	7,680	26,100	19,911	758,809	98.80 29.07	-2.0	-2.6	-2.8	+6.4
Miss.....	10,644	40,274	30,995	266,377	25.03 6.61	+1	-4.6	+5	+32.8
Mo.....	21,679	73,584	54,258	1,139,224	52.55 15.48	-1.1	-8	-9.0	-8.2
Mont.....	2,274	7,937	5,900	200,045	87.97 25.20	-3.9	-3.6	-7.0	-5.1
Nebr.....	2,690	9,214	6,800	243,034	90.05 26.38	-1.8	-1.9	-10.6	-16.7
Nev.....	88	107	74	1,163	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )
N. H.....	1,398	4,848	3,548	143,478	102.63 29.60	-1.3	-3.8	-13.0	-12.5
N. J.....	5,164	17,192	13,021	521,135	100.92 30.31	-4	-6	-1.1	+6.2
N. Mex.....	5,369	18,451	14,323	335,246	62.44 15.17	-4	+3	-3.9	+3
N. Y.....	51,931	175,699	125,595	5,787,670	111.45 32.95	-1.2	-1.5	-4.3	-1.1
N. C.....	17,156	62,406	47,944	827,030	48.21 13.25	-1.2	-8	+3.3	-2.7
N. Dak.....	1,567	5,528	4,180	153,155	97.74 27.71	-3.7	-3	-12.6	-22.2
Ohio.....	13,170	48,833	36,845	968,413	72.77 19.63	-1.1	-7	-10.2	-14.4
Okl.....	19,518	65,780	49,578	1,383,254	70.87 21.03	-2.0	-1.7	-10.8	-12.9
Oreg.....	3,376	11,398	8,560	357,298	105.83 31.35	-1.4	-7	-17.2	-16.7
Pa.....	30,077	110,631	82,971	2,643,574	87.89 23.90	-2.7	-2.2	-23.5	-21.9
P. R.....	27,020	81,036	61,308	245,506	9.09 3.03	+8.3	+8.3	+134.6	+137.7
R. I.....	3,311	11,047	7,963	319,218	96.41 28.90	-6	-1.0	-2	+10.3
S. C.....	6,697	24,873	19,307	315,943	47.18 12.70	+7	+5	( <sup>4</sup> )	+22.1
S. Dak.....	2,609	8,469	6,346	188,130	72.11 22.21	0	+6	-1	+3.4
Tenn.....	20,058	72,552	54,462	979,754	48.85 13.50	-1.6	-1.4	-12.4	-6.1
Tex.....	15,775	61,528	45,997	819,949	51.98 13.33	-2.9	-1.4	-17.0	-6.1
Utah.....	2,840	9,832	7,266	307,165	108.16 31.24	-1.5	-1.2	-8.1	-5.4
Vt.....	1,018	3,573	2,765	84,974	84.00 15.39	-9	-3	-2.3	-1.6
V. I.....	230	733	553	3,715	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )
Va.....	7,519	28,166	21,441	397,937	52.92 14.13	-2.3	-2.3	-10.2	-6.6
Wash.....	9,009	30,058	21,868	944,545	104.84 31.42	-1.2	-2.0	-17.3	-12.3
W. Va.....	16,874	61,994	47,985	1,009,724	59.84 16.20	-7	-7	-2.7	+8
Wis.....	8,319	28,201	20,765	932,461	112.09 33.06	-2.8	-3.0	-5.3	+3
Wyo.....	498	1,824	1,371	50,075	100.55 27.45	-7.8	-8.8	-18.5	-10.8

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. Figures in italics represent program administered without Federal participation. All data subject to revision.

<sup>2</sup> Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.

<sup>3</sup> States with plans approved by the Social Security Administration.

<sup>4</sup> Decrease of less than 0.05 percent.

<sup>5</sup> Excludes cost of medical care, for which payments are made to recipients quarterly.

<sup>6</sup> Increase of less than 0.05 percent.

<sup>7</sup> Average payment not computed on base of less than 50 families; percentage change, on less than 100 families.

<sup>8</sup> In addition to these payments from aid to dependent children funds, supplemental payments of \$103,962 from general assistance funds were made to 3,176 families.

<sup>9</sup> Estimated.

**Table 15.—Recipient rates for specified types of public assistance in the United States, by State, June 1952**

State	Recipients of old-age assistance per 1,000 population aged 65 and over <sup>1</sup>	Children receiving aid to dependent children per 1,000 population under 18 years <sup>2</sup>	Recipients of aid to the permanently and totally disabled per 1,000 population aged 18-64 <sup>3</sup>	Recipients of general assistance per 1,000 population <sup>4</sup>
Total.....	201	32	2.2	4.1
Ala.....	339	44	5.0	.1
Alaska.....	337	43	.....	1.3
Ariz.....	284	38	.....	2.9
Ark.....	394	53	.2	1.6
Calif.....	279	43	.....	4.1
Colo.....	389	33	4.7	3.2
Conn.....	92	20	( <sup>5</sup> )	( <sup>5</sup> )
Del.....	63	25	.7	( <sup>5</sup> )
D. C.....	45	34	2.3	1.0
Fla.....	255	51	( <sup>5</sup> )	( <sup>5</sup> )
Ga.....	406	38	.....	1.6
Hawaii.....	106	50	3.7	5.2
Idaho.....	199	25	2.4	.3
Ill.....	137	25	.5	5.6
Ind.....	113	17	.....	8.2
Iowa.....	168	17	.....	2.5
Kans.....	182	19	2.4	1.8
Ky.....	251	50	.....	2.4
La.....	631	64	9.7	3.0
Maine.....	145	38	.....	8.3
Md.....	65	20	1.9	1.4
Mass.....	199	25	1.8	5.8
Mich.....	185	29	.3	7.2
Minn.....	192	21	.....	3.8
Miss.....	335	37	.8	.5
Mo.....	307	48	4.8	6.2
Mont.....	202	30	3.2	1.8
Nebr.....	151	17	.....	2.0
Nev.....	226	2	.....	3.3
N. H.....	116	23	.1	4.6
N. J.....	82	10	.5	2.8
N. Mex.....	304	53	5.9	.6
N. Y.....	85	31	3.2	6.7
N. C.....	122	32	2.2	1.2
N. Dak.....	175	19	1.9	1.4
Ohio.....	153	16	1.0	6.3
Okl.....	462	67	2.1	( <sup>5</sup> )
Oreg.....	157	19	2.0	6.0
Pa.....	77	27	1.5	2.7
P. R.....	414	57	6.2	.8
R. I.....	126	36	.6	10.2
S. C.....	345	23	4.0	1.3
S. Dak.....	204	29	.6	1.9
Tenn.....	238	48	.....	1.5
Tex.....	394	18	.....	( <sup>5</sup> )
Utah.....	214	28	4.0	2.4
Vt.....	171	23	1.0	( <sup>5</sup> )
V. I.....	328	54	1.6	( <sup>5</sup> )
Va.....	81	19	1.6	( <sup>5</sup> )
Wash.....	293	30	3.7	4.4
W. Va.....	175	66	2.8	2.8
Wis.....	156	19	.5	3.5
Wyo.....	214	14	2.7	1.3

<sup>1</sup> Based on population estimated by Bureau of Public Assistance as of June 1952.

<sup>2</sup> Based on Census data, April 1950. All recipient rates subject to revision.

<sup>3</sup> Number of persons aided not currently available.

<sup>4</sup> Rate includes unknown number of persons receiving medical care, hospitalization, and burial only.

<sup>5</sup> Program administered without Federal participation.

**Table 16.—Aid to the permanently and totally disabled: Recipients and payments to recipients, by State, June 1952<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from May 1952 in—	
		Total amount	Average	Number	Amount
Total.....	145,344	\$6,694,922	\$46.06	+2.5	+2.0
Alabama.....	8,547	194,416	22.75	+2	+6
Arkansas.....	223	6,001	26.91	+32.7	+32.3
Colorado.....	3,725	192,037	51.55	+5	+5
Delaware.....	140	6,694	47.81	0	+4.5
District of Columbia.....	1,277	75,607	59.21	+1.5	+2.2
Hawaii.....	1,114	52,413	47.05	-2.5	-1.4
Idaho.....	807	42,404	52.55	+4	+5
Illinois.....	3,010	125,405	41.66	+4.3	+5.6
Kansas.....	2,713	139,968	51.59	+1	-3
Louisiana.....	14,942	604,683	40.47	+7	+5
Maryland.....	2,692	127,287	47.28	+5	+8
Massachusetts.....	5,304	327,143	61.68	+4.8	+4.2
Michigan.....	1,090	62,819	57.63	+4.6	+4.7
Mississippi.....	920	17,739	19.28	+6.4	+6.4
Missouri.....	11,562	539,661	46.68	+1.2	+1.7
Montana.....	1,107	62,280	56.26	-2	-2
New Hampshire.....	17	922	(2)	(2)	(2)
New Jersey.....	1,610	100,309	62.30	+6.3	+9.1
New Mexico.....	2,246	91,278	40.64	+2.1	+2.4
New York.....	30,408	1,845,273	60.68	+1.4	+8
North Carolina.....	5,200	144,924	27.87	+4.9	+5.1
North Dakota.....	653	38,356	58.74	+3.2	+2.8
Ohio.....	5,153	230,444	44.72	+2.4	+2.9
Oklahoma.....	2,691	139,064	51.68	+5.3	+6.3
Oregon.....	1,898	133,090	70.12	+2.3	+3.8
Pennsylvania.....	0,782	439,284	44.91	+2	+8
Puerto Rico.....	6,538	56,471	8.64	+18.2	+17.3
Rhode Island.....	279	18,066	64.75	+8.6	+7.4
South Carolina.....	4,655	147,822	31.76	+3.8	+3.8
South Dakota.....	228	9,594	42.08	+4.6	+4.6
Utah.....	1,536	89,025	57.96	+2	+6
Vermont.....	206	8,768	42.56	0	+2
Virgin Islands <sup>2</sup> .....	20	250			
Virginia.....	3,190	106,942	33.52	+2.9	+2.9
Washington.....	5,302	331,081	62.44	-2	+1.1
West Virginia.....	3,127	100,818	32.24	+9.8	+9.7
Wisconsin.....	969	61,596	63.57	+7	+1.4
Wyoming.....	463	24,986	53.97	-9	-7

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. All data subject to revision.

<sup>2</sup> Average payment not computed on base of less than 50 recipients; percentage change, on less than 100 recipients.

<sup>3</sup> Estimated.

**Table 17.—General assistance: Cases and payments to cases, by State, June 1952<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of cases	Payments to cases		Percentage change from—			
		Total amount	Average	May 1952 in—		June 1951 in—	
				Number	Amount	Number	Amount
Total <sup>2</sup> .....	293,000	\$13,479,000	\$45.95	-2.7	-4.4	-12.4	-10.5
Ala.....	150	3,615	24.10	-1.3	-1.4	(3)	(3)
Alaska.....	126	5,474	43.44	(3)	(3)	(3)	(3)
Ariz.....	1,310	58,861	44.93	+3.6	+4.7	+3.9	+7.4
Ark.....	2,211	28,767	13.01	-2	-7	-12.3	-12.2
Calif.....	27,782	1,288,710	46.39	-5.0	-5.5	-9.0	-7.2
Colo.....	1,810	73,532	40.63	-4.6	-8.3	-24.4	-19.5
Conn.....	<sup>3</sup> 3,504	<sup>3</sup> 191,995	54.79	-10.5	-8.8	-6.3	-2.0
Del.....	724	28,870	39.88	-4.5	-2.4	-21.0	-5.5
D. C.....	714	43,377	60.75	-1.1	-8	-23.5	-16.0
Fla.....	<sup>4</sup> 5,000	<sup>4</sup> 78,300					
Ga.....	3,398	57,934	17.05	-1.2	-2.5	+3.0	+1.8
Hawaii.....	1,691	88,585	52.39	-2.7	-5.0	-40.7	-38.2
Idaho.....	145	5,370	37.03	-4.6	-1.3	-39.3	-35.7
Ill.....	25,245	1,466,197	58.08	-1.4	-1.2	-12.1	+3.7
Ind.....	10,818	315,177	29.13	+22.0	+20.6	+27.6	+23.0
Iowa.....	3,224	90,921	30.06	-5.8	-4.1	+1.4	+10.2
Kans.....	1,852	85,067	45.93	-5.0	-7.5	-20.1	-11.1
Ky.....	2,754	74,798	27.16	-9.3	-7.7	+8.6	+12.8
La.....	7,066	272,707	38.59	+3.9	+2.6	+18.7	+32.4
Maine.....	2,591	124,493	48.05	-25.9	-14.1	-19.7	-3.9
Md.....	2,964	144,535	48.76	-1.8	+1.0	-22.9	-18.1
Mass.....	13,909	701,462	50.40	-5.8	-12.6	-26.7	-28.3
Mich.....	20,787	856,768	41.22	-4.5	-12.4	+8.8	+7.1
Minn.....	5,350	249,084	46.56	-6.7	-10.3	-1.4	+3.6
Miss.....	905	11,571	12.79	-2.6	-8	0	+8.3
Mo.....	9,221	293,317	31.81	-8	+3	-16.2	-11.9
Mont.....	567	17,417	30.72	-8.0	-6.2	-10.6	-13.3
Nebr.....	1,266	43,866	34.65	+6	-9.3	-7.8	-6.7
Nev.....	<sup>5</sup> 300	<sup>5</sup> 8,100	27.00	0	-6.6	-14.3	-20.6
N. H.....	1,066	41,319	38.76	-14.4	-17.2	-8.7	-10.5
N. J.....	6,160	391,137	63.50	-5.2	-4.5	-23.3	-14.8
N. Mex.....	263	6,115	23.25	-14.6	-11.1	-61.2	-59.6
N. Y.....	<sup>6</sup> 41,457	<sup>6</sup> 3,039,753	73.32	-5.0	-5.3	-24.6	-25.9
N. C.....	2,101	43,870	20.88	-2.7	-2.7	-16.6	+2.9
N. Dak.....	317	10,840	34.20	-11.7	-16.7	-26.3	-26.0
Ohio.....	19,957	790,608	39.62	+2.7	+2.8	-1.3	-1.9
Okla.....	<sup>11</sup> 6,300	<sup>11</sup> 98,326	(11)	(11)	+28.7	(11)	-17.3
Oreg.....	4,454	248,621	55.82	-6.5	-6.4	+14.1	+2.8
Pa.....	18,823	936,495	49.75	-1.9	-1.5	-9.0	-6.0
P. R.....	1,723	12,105	7.03	-10.8	-11.0	-70.3	-70.9
R. I.....	4,076	239,158	58.67	-8.1	-7.0	+1.1	+10.5
S. C.....	2,080	35,419	17.03	-1.3	-1.9	-33.9	-35.9
S. Dak.....	593	16,690	28.15	-27.1	-35.0	-30.6	-31.9
Tenn.....	2,284	30,470	13.34	-4.1	-7	+10.4	+16.5
Tex.....	<sup>12</sup> 6,600	<sup>12</sup> 140,000					
Vt.....	1,151	65,496	56.96	-5.4	-5.8	-9	+2.9
Vt.....	<sup>13</sup> 1,100	<sup>13</sup> 43,000					
V. I.....	<sup>12</sup> 250	<sup>12</sup> 2,500					
Va.....	2,242	63,695	28.41	-1.7	(14)	-33.3	-28.1
Wash.....	6,564	355,812	54.21	-7.6	-5.4	-16.6	-16.0
W. Va.....	3,383	85,748	25.35	-3.6	-5.1	-31.5	-21.9
Wis.....	4,838	262,659	54.29	-7.1	-6.7	-2	+10.7
Wyo.....	126	5,849	46.42	-6.0	-6.0	+20.0	+57.4

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. All data subject to revision.

<sup>2</sup> Partly estimated; does not represent sum of State figures because total excludes for Indiana and New Jersey payments made for, and an estimated number of cases receiving, medical care, hospitalization, and burial only.

<sup>3</sup> Percentage change not computed on base of less than 100 cases.

<sup>4</sup> State program only; excludes program administered by local officials.

<sup>5</sup> About 12 percent of this total is estimated.

<sup>6</sup> Partly estimated.

<sup>7</sup> Excludes assistance in kind and cases receiving assistance in kind only and, for a few counties, cash payments and cases receiving cash payments. Amount of payments shown represents about 60 percent of total.

<sup>8</sup> Includes unknown number of cases receiving medical care, hospitalization, and burial only, and total payments for these services.

<sup>9</sup> Includes cases receiving medical care only.

<sup>10</sup> Includes 5,777 cases and payments of \$172,010 representing supplementation of other assistance programs.

<sup>11</sup> Excludes estimated duplication between programs; 2,421 cases were aided by county commissioners and 4,509 cases under program administered by Oklahoma Emergency Relief Board. Average per case and percentage changes not computed.

<sup>12</sup> Estimated.

<sup>13</sup> Estimated on basis of reports from a sample of cities and towns.

<sup>14</sup> Decrease of less than 0.05 percent.



# *Annual Statistical Supplement*

*A* statistical summary of the operations of the social security programs during the calendar year 1951 is presented in the following pages. Comprehensive data are given for the programs for which the Social Security Administration has responsibility—old-age and survivors insurance, public assistance, maternal and child health and child welfare services, and the program of the Federal credit unions. The operations of related programs, including employment security, are also reported, but in less detail.

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*1951*

# General Social Security Data

Table 1.—Personal income, 1951, 1950, 1949, and 1940 <sup>1</sup>

[Corrected to July 21, 1952]

Type of payment	Amount (in millions)				Percentage distribution				Percentage change, 1951 from—		
	1951	1950	1949	1940	1951	1950	1949	1940	1950	1949	1940
Total	\$254,067	\$226,325	\$205,882	\$78,347	100.0	100.0	100.0	100.0	+12.3	+23.4	+224.3
Employees' income <sup>2</sup>	170,052	145,941	133,763	47,637	66.9	64.5	65.0	60.8	+16.5	+27.1	+257.0
Proprietors' and rental income	50,649	45,190	42,125	16,280	19.9	20.0	20.5	20.8	+12.1	+20.2	+211.1
Personal interest income and dividends	20,375	19,502	17,113	9,444	8.0	8.6	8.3	12.1	+4.5	+19.1	+115.7
Public aid <sup>3</sup>	2,320	2,393	2,207	2,697	.9	1.1	1.1	3.4	-3.1	+5.1	-14.0
Social insurance and related payments <sup>4</sup>	7,041	6,581	6,892	1,771	2.8	2.9	3.3	2.3	+7.0	+2.2	+297.6
Veterans' subsistence allowances <sup>5</sup> and bonuses	1,193	2,177	2,069	28	.5	1.0	1.0	(*)	-45.2	-42.3	(?)
Miscellaneous income payments <sup>6</sup>	2,437	4,541	1,713	490	1.0	2.0	.8	.6	-46.3	+42.3	+397.3

<sup>1</sup> All payments for continental United States except employees' income, which includes pay of Federal civilian and military personnel stationed abroad.

<sup>2</sup> Civilian and military pay in cash and in kind, less employee contributions to social insurance and related programs; includes other labor income (except workmen's compensation), mustering-out pay, terminal-leave pay, and Government contributions to allowances for dependents of enlisted personnel.

<sup>3</sup> Payments to recipients under the special public assistance programs and general assistance. For 1940, includes earnings of persons employed by NYA, WPA, and CCC; earnings of persons employed on other Federal agency projects financed from emergency funds are included in employees' income.

<sup>4</sup> Includes old-age and survivors insurance benefits; railroad, Federal, State, and local retirement benefits; veterans' pensions and compensation; workmen's compensation (including payments for medical care); State and railroad

unemployment insurance and temporary disability benefits (including payments under private plans); and readjustment allowances to veterans under the Servicemen's Readjustment Act.

<sup>5</sup> Under the Servicemen's Readjustment Act.

<sup>6</sup> Less than 0.05 percent.

<sup>7</sup> Increase of more than 1,000 percent.

<sup>8</sup> Includes payments under the Government life insurance, national service life insurance, and military and naval insurance programs, the Government contributions to nonprofit organizations, business transfer payments, recoveries under the Employer's Liability Act for railroad workers and seamen, and profits of military service exchanges.

Source: Basic data from the Office of Business Economics, Department of Commerce.

Table 2.—Total earnings, wages and salaries, and estimated payrolls in employment covered by selected social insurance and related programs, by specified period, 1946-51 <sup>1</sup>

[In millions; data corrected to Sept. 23, 1952]

Period	Total earnings <sup>2</sup>	Wages and salaries <sup>3</sup>		Payrolls covered by retirement programs				Payrolls covered by unemployment insurance programs			Payrolls covered by workmen's compensation programs <sup>5</sup>	
		Total	Civilian	Total	Old-age and survivors insurance <sup>4</sup>	Railroad retirement <sup>4</sup>	Federal civil-service retirement	State and local government retirement	Total	State unemployment insurance <sup>4</sup>		Railroad unemployment insurance <sup>4</sup>
1946.....	\$148,156	\$111,256	\$103,294	\$93,861	\$79,260	\$4,866	\$5,195	\$4,540	\$78,011	\$73,145	\$4,866	\$79,500
1947.....	158,669	122,042	117,974	107,805	92,449	5,107	4,809	5,440	91,341	86,234	5,107	91,500
1948.....	174,484	134,327	130,357	118,805	102,255	5,531	4,469	6,550	101,262	95,731	5,531	101,500
1949.....	168,168	133,418	129,169	118,155	99,989	5,119	5,707	7,340	98,639	93,520	5,119	100,000
1950.....	182,957	145,582	140,583	128,719	109,421	5,320	6,068	7,910	108,155	102,835	5,320	109,500
1951.....	211,836	169,874	161,234	153,992	132,800	6,037	6,395	8,760	124,290	118,243	6,037	127,200
1950												
January-March.....	41,675	33,050	31,938	28,948	24,245	1,222	1,481	2,000	24,046	22,824	1,222	24,400
April-June.....	44,042	35,157	34,071	31,011	26,123	1,297	1,551	2,040	25,809	24,512	1,297	26,100
July-September.....	47,250	37,492	36,272	32,664	28,053	1,388	1,473	1,750	27,741	26,353	1,388	28,000
October-December.....	49,990	39,883	38,302	36,096	31,000	1,413	1,563	2,120	30,559	29,146	1,413	31,000
1951												
January-March.....	50,508	40,162	38,312	36,082	30,900	1,426	1,566	2,190	29,432	28,006	1,426	30,000
April-June.....	52,237	42,129	40,011	38,225	32,900	1,517	1,578	2,230	30,672	29,155	1,517	31,300
July-September.....	53,580	43,082	40,803	39,024	34,000	1,555	1,499	1,970	30,851	29,296	1,555	31,500
October-December.....	55,511	44,501	42,108	40,661	35,000	1,539	1,752	2,370	33,325	31,786	1,539	34,400

<sup>1</sup> Includes employee contributions under contributory systems. Continental United States except with respect to Federal Government personnel. Data for 1950 and 1951 subject to revision.

<sup>2</sup> Includes earnings of the self-employed. Quarterly data for self-employed adjusted to when-earned, rather than when-received, basis.

<sup>3</sup> Civilian and military wages and salaries paid in cash and in kind including pay of Federal civilian and military personnel in all areas. Quarterly data adjusted to correct for distribution of bonus payments.

<sup>4</sup> Taxable wages plus estimated nontaxable wages in employment covered by program. Excludes self-employed earnings covered under old-age and survivors

insurance beginning in 1951.

<sup>5</sup> Payrolls of employers insuring with private carriers, State funds, or self-insured, and Federal programs; excludes railroads (covered by Employer's Liability Act).

Source: Data on total earnings and wages and salaries from the Department of Commerce, Office of Business Economics; payrolls covered by State and local government retirement and by workmen's compensation estimated by the Social Security Administration; data for other programs based on reports of administrative agencies.



Table 3.—Beneficiaries and benefits under social insurance and related programs, by risk and program, 1940-51<sup>1</sup>

[Corrected to July 25, 1952]

Risk and program	1940	1944	1945	1946	1947	1948	1949	1950	1951
Amount of benefits (in thousands)									
Total.....	\$1,545,380	\$1,629,944	\$2,620,067	\$5,768,907	\$5,409,274	\$5,298,662	\$6,578,529	\$6,402,636	\$6,792,794
Old-age retirement.....	330,277	523,099	602,335	748,672	899,556	1,048,943	1,242,942	1,466,438	2,167,694
Old-age and survivors insurance <sup>2</sup> .....	21,074	119,009	157,391	230,285	299,830	366,887	454,483	718,473	1,361,046
Railroad retirement.....	83,342	98,667	106,240	117,800	138,517	150,148	168,915	178,925	157,085
Federal civil-service.....	49,069	59,843	64,816	72,409	81,877	101,426	123,717	135,267	152,428
Other Federal contributory <sup>3</sup> .....	714	1,086	1,268	1,304	1,802	1,987	1,594	2,142	1,836
Federal noncontributory <sup>4</sup> .....	53,308	60,744	74,892	111,304	148,245	174,274	229,202	156,045	165,239
State and local government retirement <sup>5</sup> .....	103,000	134,500	143,000	158,000	175,000	190,000	203,000	220,000	246,000
Veterans' program <sup>6</sup> .....	19,770	49,250	54,730	57,370	54,285	64,221	61,731	57,586	54,060
Survivorship:									
Monthly benefits.....	162,928	282,089	422,369	530,789	623,124	700,577	799,349	924,544	1,194,434
Old-age and survivors insurance.....	7,784	76,942	104,231	130,139	153,109	176,736	201,399	269,672	523,485
Railroad retirement.....	1,448	1,765	1,772	1,817	19,283	36,011	39,257	43,854	49,527
Federal civil-service.....		80	128	193	217	915	4,317	8,409	14,014
State and local government retirement <sup>5</sup> .....	16,000	19,000	20,000	21,000	22,000	23,000	25,000	26,000	28,000
Veterans' program.....	105,696	144,302	254,238	233,640	382,515	413,912	477,406	491,579	519,396
Workmen's compensation <sup>7</sup> .....	32,000	40,000	42,000	44,000	46,000	50,000	52,000	55,000	60,000
Lump-sum payments.....	36,659	56,700	65,309	74,203	79,032	81,803	83,282	86,666	116,072
Old-age and survivors insurance.....	11,736	22,146	26,135	27,267	29,517	32,315	33,158	32,740	37,337
Railroad retirement.....	2,497	6,591	8,138	9,127	6,114	8,914	11,490	12,722	12,716
Federal civil-service.....	5,810	7,863	10,244	13,992	13,732	10,869	7,964	8,147	7,755
Other Federal contributory.....	156	316	243	320	399	347	353	348	379
State and local government retirement <sup>5</sup> .....	12,500	15,000	15,500	16,000	16,000	17,000	18,000	20,000	25,000
Veterans' program <sup>6</sup> .....	3,960	4,784	5,049	7,491	13,270	12,358	12,427	12,709	12,885
Disability.....	490,855	700,874	956,099	1,536,758	2,021,454	2,135,298	2,181,887	2,457,105	2,461,742
Workmen's compensation <sup>7</sup> .....	129,000	227,000	244,000	251,000	281,000	312,000	333,000	363,000	415,000
Veterans' program <sup>6</sup> .....	298,081	407,029	643,100	1,211,614	1,621,744	1,646,961	1,630,484	1,674,622	1,593,878
Railroad retirement.....	30,824	31,040	30,900	31,400	35,536	58,494	71,978	77,315	81,647
Federal civil-service.....	12,930	17,270	18,930	21,983	24,782	31,428	35,256	40,520	44,101
Federal noncontributory <sup>4</sup> .....	(1)	(1)	(1)	(1)	(1)	(1)	(1)	178,699	182,986
State and local government retirement <sup>5</sup> .....	10,000	13,500	14,500	16,000	18,000	20,000	22,000	24,000	26,000
State temporary disability insurance <sup>8</sup> .....		5,035	4,669	4,761	26,024	35,572	59,066	70,880	81,833
Railroad temporary disability insurance <sup>9</sup> .....					11,368	30,843	30,103	28,099	26,297
Unemployment.....	534,661	67,080	563,180	2,626,061	1,587,934	1,248,433	2,227,510	1,466,217	862,732
State unemployment insurance.....	518,700	62,385	445,866	1,094,850	776,165	793,265	1,737,279	1,373,426	840,411
Railroad unemployment insurance.....	15,961		2,359	39,917	39,401	28,599	103,596	59,804	20,217
Veterans' unemployment allowances <sup>10</sup> .....		4,113	114,955	1,491,294	772,368	426,569	386,635	32,987	2,124
Self-employment allowances to veterans <sup>11</sup> .....		102	11,675	252,424	198,174	83,598		1,666	110
Beneficiaries (in thousands) <sup>12</sup>									
Old-age retirement:									
Old-age and survivors insurance <sup>2</sup> .....	77.2	463.4	501.9	842.7	1,068.1	1,294.9	1,574.6	1,918.1	2,756.8
Railroad retirement.....	102.0	121.5	129.1	139.7	147.1	156.0	164.3	174.8	182.0
Federal civil-service.....	47.4	57.0	62.5	70.2	80.1	90.6	101.5	111.0	120.4
Other Federal contributory <sup>3</sup> .....	.6	.9	1.0	1.2	1.4	1.5	1.6	1.7	1.7
Federal noncontributory <sup>4</sup> .....	32.2	32.2	37.6	51.5	65.6	74.7	103.8	67.3	69.0
State and local government retirement <sup>5</sup> .....	113.0	146.0	155.0	167.0	180.0	190.0	200.0	213.0	230.0
Veterans' program <sup>6</sup> .....	29.2	52.4	59.1	62.5	61.6	59.8	57.4	53.5	50.2
Survivorship (monthly benefits):									
Old-age and survivors insurance.....	35.7	402.8	533.5	661.0	767.4	872.4	983.9	1,093.9	1,286.8
Railroad retirement.....	3.0	4.2	4.4	4.5	40.5	101.6	121.8	136.3	146.8
Federal civil-service.....	.2	.3	.3	.4	.4	2.0	9.4	18.3	30.2
State and local government retirement <sup>5</sup> .....	25.0	30.0	32.0	34.0	35.0	36.0	38.0	40.0	42.0
Veterans' program.....	323.2	342.0	542.1	790.5	901.5	950.0	971.2	991.7	1,011.2
Workmen's compensation.....	(13)	(13)	(13)	(13)	(13)	(13)	(13)	(13)	(13)
Disability:									
Workmen's compensation.....	(13)	(13)	(13)	(13)	(13)	(13)	(13)	(13)	(13)
Veterans' program <sup>6</sup> .....	580.9	763.6	1,148.1	2,010.1	2,283.7	2,252.0	2,260.0	2,301.8	2,326.2
Railroad retirement.....	39.3	39.1	39.0	39.3	51.2	63.0	70.0	76.0	79.1
Federal civil-service.....	15.5	21.2	23.7	27.3	31.6	35.8	39.7	43.0	45.8
Federal noncontributory <sup>4</sup> .....	(1)	(1)	(1)	(1)	(1)	(1)	(1)	73.1	75.4
State and local government retirement <sup>5</sup> .....	14.3	19.5	21.0	23.0	25.0	27.0	29.0	32.0	35.0
State temporary disability insurance <sup>8</sup> .....		5.9	5.4	5.6	23.0	34.2	28.0	30.4	28.9
Railroad temporary disability insurance <sup>9</sup> .....					23.6	33.2	33.6	31.2	28.9
Unemployment:									
State unemployment insurance <sup>13</sup> .....	982.4	79.3	465.0	1,182.2	852.4	821.1	1,666.1	1,305.0	796.9
Railroad unemployment insurance <sup>14</sup> .....	41.5	.8	3.3	52.7	52.6	38.2	120.4	76.8	29.0
Veterans' unemployment allowances <sup>10</sup> .....		10.1	88.9	1,359.3	760.6	434.9	387.5	32.1	2.8
Self-employment allowances to veterans <sup>11</sup> .....		.8	12.1	229.4	181.3	78.6	40.4	1.5	1.0

<sup>1</sup> Partly estimated. Data for State and local government and for Federal civil-service and other contributory retirement plans exclude refunds of employee contributions.

<sup>2</sup> Includes benefits paid to aged wives, to aged dependent husbands (first payable Sept. 1950), and to the dependent minor children of living beneficiaries. For 1951, average number of aged wives or dependent husbands was 597,759 and average number receiving benefits as children of living beneficiaries was 61,727; payments certified to these groups amounted to \$180,540,000 and \$11,739,000, respectively.

<sup>3</sup> Includes a small but unknown number and amount of disability and survivor beneficiaries and benefits.

<sup>4</sup> Beginning 1950, identifiable disability benefits and beneficiaries shown separately and only a small but unknown number and amount of disability and survivor payments included with old-age retirement. For earlier years, old-age retirement data include small amount of survivor and significant amount of disability payments.

<sup>5</sup> Benefits for fiscal year (usually ending June 30); beneficiaries for last month of fiscal year. Data for 1950 and 1951, preliminary.

<sup>6</sup> Under Veterans Administration. Old-age retirement data are for veterans of the Spanish-American War, the Boxer Rebellion, and the Philippine Insurrection. Disability data include pensions and compensation, and subsistence

payments to disabled veterans undergoing training. Lump-sum payments are for burial of deceased veterans.

<sup>7</sup> A small but unknown amount of lump-sum death payments included with monthly survivor payments. Disability benefits exclude payments for medical care. Data for 1950 and 1951, preliminary.

<sup>8</sup> First payable in Rhode Island, April 1943; in California, December 1946; and in New Jersey, January 1940. Excludes New York, first payable July 1950; data not available. Includes private-plan benefits in California and New Jersey and private-plan beneficiaries in California. Maternity data included for Rhode Island; hospitalization benefits excluded for California. Number represents average weekly number of beneficiaries.

<sup>9</sup> Temporary disability benefits first payable July 1947; includes maternity data. Number represents average number of beneficiaries during 14-day registration period.

<sup>10</sup> Beginning Sept. 1944 for unemployment allowances (beneficiaries represent average weekly number) and beginning Nov. 1944 for self-employment allowances (beneficiaries, average monthly number).

<sup>11</sup> Average monthly number, except as otherwise noted.

<sup>12</sup> Not available.

<sup>13</sup> Average weekly number.

Source: Based on reports of administrative agencies.

**Table 4.—Benefits under selected social insurance and related programs, by State, 1951**

[In thousands; corrected to Apr. 25, 1952]

State	Retirement, disability and survivor benefits <sup>1</sup>			Unemployment benefits			Railroad temporary disability insurance <sup>1</sup>	Self-employment allowances to veterans <sup>4</sup>
	Old-age and survivors insurance	Railroad retirement	Veterans' programs <sup>2</sup>	State unemployment insurance <sup>3</sup>	Veterans' unemployment allowances <sup>3</sup>	Railroad unemployment insurance <sup>1</sup>		
<b>Total.</b>	<b>\$1,941,808</b>	<b>\$330,976</b>	<b>\$2,167,336</b>	<b>\$840,411</b>	<b>\$2,124</b>	<b>\$20,217</b>	<b>\$26,297</b>	<b>\$110</b>
Ala.....	23,085	4,273	40,381	8,218	78	430	379	7
Ariz.....	7,387	1,643	14,499	1,281	23	336	192	1
Ark.....	11,775	3,461	31,990	4,484	41	200	301	7
Calif.....	162,060	22,324	166,820	95,082	141	1,403	1,761	4
Colo.....	14,728	4,148	23,017	1,236	20	302	296	2
Conn.....	40,684	2,104	26,203	10,419	10	50	228	0
Del.....	4,735	1,282	3,684	964	1	17	79	0
D. C.....	7,312	979	18,076	1,557	11	45	127	1
Fla.....	41,362	7,842	50,196	6,500	68	504	280	4
Ga.....	22,568	5,290	45,774	8,455	36	406	552	3
Idaho.....	5,107	1,164	7,976	1,902	14	158	115	1
Ill.....	128,639	24,581	96,837	56,877	78	1,446	2,462	1
Ind.....	54,991	12,422	47,725	13,957	37	405	703	( <sup>5</sup> )
Iowa.....	23,476	7,798	30,559	3,094	17	299	391	3
Kans.....	16,928	6,883	25,531	3,849	18	340	521	1
Ky.....	25,780	7,343	32,298	10,812	47	384	563	2
La.....	19,311	3,401	35,826	13,254	55	269	361	4
Maine.....	16,547	1,915	13,437	5,559	31	112	149	( <sup>5</sup> )
Md.....	27,432	5,487	28,284	8,758	17	126	419	( <sup>5</sup> )
Mass.....	98,412	5,839	87,885	48,523	97	349	534	1
Mich.....	90,113	8,736	78,718	47,129	99	414	647	( <sup>5</sup> )
Minn.....	30,810	9,147	45,492	9,195	58	903	816	2
Miss.....	9,125	2,850	29,953	4,541	32	302	183	14
Mo.....	46,151	11,033	57,044	12,090	66	1,105	952	3
Mont.....	6,048	2,037	8,734	2,285	18	215	225	1
Nebr.....	9,704	3,879	15,215	1,513	7	211	313	2
Nev.....	1,926	610	2,102	1,275	2	53	86	( <sup>5</sup> )
N. H.....	10,456	1,210	7,607	5,282	13	38	86	0
N. J.....	86,422	10,266	61,726	43,844	47	249	716	1
N. Mex.....	3,545	1,307	11,400	1,027	17	410	129	1
N. Y.....	241,907	24,285	201,107	189,095	132	2,082	2,344	2
N. C.....	26,040	3,582	45,081	17,464	52	208	369	6
N. Dak.....	2,422	1,041	6,979	1,183	7	183	105	1
Ohio.....	127,210	22,228	117,816	28,125	40	747	1,524	( <sup>5</sup> )
Okla.....	16,793	2,843	36,129	5,848	49	261	228	4
Oreg.....	24,641	3,605	22,194	10,446	40	160	277	2
Penn.....	183,042	37,615	146,859	66,336	150	1,541	2,824	1
R. I.....	16,733	682	12,701	17,408	20	63	79	( <sup>5</sup> )
S. C.....	12,734	1,940	23,082	6,171	31	179	166	5
S. Dak.....	3,365	868	7,521	712	12	184	72	3
Tenn.....	23,178	6,815	48,223	14,039	49	539	456	3
Tex.....	51,608	11,891	124,557	5,986	84	732	1,036	12
Utah.....	6,509	1,781	8,734	2,358	3	170	148	1
Vt.....	5,476	997	5,462	1,374	3	62	48	0
Va.....	27,358	8,214	38,394	5,901	33	230	647	1
Wash.....	38,613	5,696	32,813	15,004	65	365	363	1
W. Va.....	27,052	5,322	27,265	8,195	51	335	462	1
Wis.....	44,910	6,921	39,619	7,354	31	455	444	( <sup>5</sup> )
Wyo.....	2,338	1,101	3,619	793	4	71	63	( <sup>5</sup> )
Outside continental United States <sup>6</sup>	13,320	2,291	48,202	3,600	74	109	97	1

<sup>1</sup> State distribution estimated.

<sup>2</sup> Excludes lump-sum payments totaling \$12,885,000.

<sup>3</sup> State by which payment was made.

<sup>4</sup> Under the Servicemen's Readjustment Act.

<sup>5</sup> Less than \$500.

<sup>6</sup> Represents U. S. Territories and island possessions and foreign countries.

Source: Based on reports of administrative agencies.

**Table 5.—Estimated distribution of the civilian labor force by employment and coverage status, June and December, 1950 and 1951**

[In millions]

Employment and coverage status	June 1950	December 1950	June 1951	December 1951
Civilian labor force, total.....	64.9	62.5	63.8	62.7
Unemployed.....	3.4	2.2	2.0	1.7
Employed, total.....	61.5	60.3	61.8	61.0
Covered by old-age and survivors insurance <sup>1</sup> .....	35.3	36.5	45.6	45.6
Covered under law before 1950 amendments.....	35.3	36.5	36.7	36.7
Additional coverage under 1950 amendments <sup>1</sup> .....			8.9	8.9
Jointly covered by railroad retirement and old-age and survivors insurance <sup>2</sup> .....	1.6	1.6	1.6	1.5
Not covered by old-age and survivors insurance.....	24.6	22.2	14.6	13.9
Federal, State and local governments.....	5.6	5.9	4.7	5.5
Agriculture <sup>3</sup> .....	9.0	6.2	7.2	8.8
Wage and salary workers <sup>4</sup> .....	2.0	1.3	1.0	.9
Self-employed.....	4.7	3.9	4.3	3.9
Unpaid family workers.....	2.3	.9	1.9	1.1
Domestic service.....	2.1	2.1	1.0	.8
Other <sup>4</sup> .....	8.0	8.0	1.7	1.8

<sup>1</sup> Excludes employees of State and local governments and nonprofit organizations which were not covered although eligible for coverage.

<sup>2</sup> As a result of amendments to the Railroad Retirement Act adopted in 1951, earnings in railroad service may be credited toward benefits under either the railroad or the old-age and survivors insurance program, depending in most instances on the length of railroad service.

<sup>3</sup> For June and December 1950, excludes an indeterminate number of domestic service workers on farms; for June and December 1951 and March 1952, includes about 100,000 domestic service workers on farms.

<sup>4</sup> Includes noncovered workers in the following partially covered industries: educational institutions and agencies; medical and health services; religious, charitable, and membership organizations; forestry and fishing; banks and trust companies; and self-employed persons and unpaid family workers in non-agricultural industries. Beginning with 1951, excludes banks and trust companies.

Source: Employment by industry and class of worker based on data provided by the Bureau of the Census; coverage status estimated by the Bureau of Old-Age and Survivors Insurance.



Table 6.—Expenditures for civilian social security and related public programs, by source of funds and by program, fiscal years 1948-49, 1949-50, and 1950-51<sup>1</sup>

[In millions; data corrected to July 1952]

Program	1950-51			1949-50			1948-49		
	Total	Federal	State and local	Total	Federal	State and local	Total	Federal	State and local
Total.....	\$13,657.5	\$7,422.9	\$6,234.8	\$13,596.0	\$6,701.2	\$6,894.8	\$12,180.7	\$6,444.5	\$5,736.2
Social insurance and related programs.....	6,786.5	4,861.4	1,925.1	6,973.3	4,161.5	2,811.8	6,247.4	4,195.8	2,051.7
Old-age and survivors insurance.....	1,568.5	1,568.5	—	784.1	784.1	—	660.5	660.5	—
Railroad retirement.....	321.0	321.0	—	304.4	304.4	—	282.5	282.5	—
Public employee retirement systems <sup>2</sup> .....	891.2	555.2	336.0	733.2	433.7	299.5	630.7	354.7	276.0
Employment security <sup>3</sup> .....	1,059.4	183.4	876.0	2,081.8	213.0	1,868.2	1,382.2	184.3	1,198.0
Railroad unemployment insurance.....	28.3	28.3	—	119.6	119.6	—	50.5	50.5	—
Railroad temporary disability insurance.....	28.9	28.9	—	31.1	31.1	—	32.0	32.0	—
State temporary disability insurance <sup>4</sup> .....	80.7	—	80.7	69.1	—	69.1	51.7	—	51.7
Veterans' programs <sup>5</sup> .....	2,144.0	2,144.0	—	2,249.8	2,249.8	—	2,615.8	2,615.8	—
Workmen's compensation <sup>6</sup> .....	664.5	32.1	7 632.4	600.2	25.2	7 575.0	541.5	15.5	7 526.0
Public aid.....	2,583.2	1,187.7	1,395.5	2,488.7	1,095.8	1,392.9	2,086.4	939.5	1,146.9
Special types of public assistance <sup>8</sup> .....	2,259.5	1,187.7	1,071.8	2,125.6	1,095.8	1,029.8	1,820.2	939.5	880.7
General assistance.....	323.7	—	323.7	363.1	—	363.1	266.2	—	266.2
Health and medical services <sup>11</sup> .....	3,243.8	1,046.9	2,197.0	2,945.0	1,015.8	1,929.2	2,575.6	828.0	1,747.6
Hospital and medical care <sup>12</sup> .....	1,763.3	642.7	1,120.6	1,657.6	644.0	1,013.6	1,589.1	603.1	986.0
New hospital construction <sup>13</sup> .....	571.9	254.9	317.0	521.7	219.7	302.0	299.4	94.4	205.0
Community and related health services <sup>14</sup> .....	801.4	61.2	740.2	661.7	65.8	595.9	613.3	74.9	538.4
Maternal and child health care <sup>15</sup> .....	34.4	23.1	11.3	28.8	19.1	9.7	30.8	20.5	10.3
Medical rehabilitation <sup>16</sup> .....	6.5	3.3	3.3	6.4	3.2	3.2	6.2	3.1	3.1
Medical and public health research <sup>17</sup> .....	58.7	56.7	2.0	60.6	58.6	2.0	31.3	29.3	2.0
Health manpower training <sup>18</sup> .....	7.6	5.0	2.6	8.2	5.4	2.8	5.5	2.7	2.8
Other welfare services.....	1,044.0	326.9	717.2	1,189.0	428.1	760.9	1,271.3	481.2	790.0
Vocational rehabilitation <sup>19</sup> .....	24.4	18.4	6.0	23.6	17.8	5.8	20.3	15.7	4.5
Veterans' programs <sup>20</sup> .....	547.6	212.9	334.7	787.1	316.0	471.1	900.5	380.4	520.1
Institutional and other care <sup>21</sup> .....	336.9	6.9	330.0	251.6	6.6	245.0	236.6	6.6	230.0
School lunch program.....	129.2	82.8	22 46.5	122.4	83.4	22 39.0	110.1	74.7	22 35.4
Child welfare.....	5.9	5.9	(23)	4.3	4.3	(23)	3.8	3.8	(23)

<sup>1</sup> Preliminary. Data represent expenditures from public funds (general and special) and trust accounts, and other expenditures under public law; exclude transfers to such accounts and loans; include administrative expenditures unless otherwise noted. Fiscal years ended June 30 for Federal Government, most States, and some localities; for other States and localities fiscal years cover various 12-month periods ended with the specified year.

<sup>2</sup> Excludes refunds of employee contributions to employees leaving service.

<sup>3</sup> Represents State unemployment insurance and employment service programs, the reversion unemployment benefit program for seamen, and administrative expenditures of the Bureau of Employment Security.

<sup>4</sup> Benefits first payable in New Jersey January 1949; includes benefits paid by private plans under State law in California and New Jersey; excludes hospital benefits (included under hospital and medical care below) payable in California starting Jan. 1, 1950. Excludes benefits paid in New York, starting July 1950, amounting to "over \$40 million" in 1950-51, according to estimates of the State Workmen's Compensation Commission.

<sup>5</sup> Represents pensions, annuities, burial awards, and readjustment allowances and estimated administrative expenditures in connection with these payments; excludes expenditures from Government life insurance fund.

<sup>6</sup> Includes expenditures for medical services, approximately \$175 million in 1948-49, \$185 million in 1949-50, and \$210 million in 1950-51. Includes payments by employers and private insurance carriers of benefits payable under public law.

<sup>7</sup> Excludes administrative expenditures.

<sup>8</sup> Old-age assistance, aid to the blind, aid to dependent children, and, beginning Oct. 1950, aid to the permanently and totally disabled.

<sup>9</sup> Includes \$48.1 million for vendor payments for medical care.

<sup>10</sup> Includes \$52.6 million for vendor payments for medical care.

<sup>11</sup> Excludes all medical expenditures (both health services and research) of the Military Establishment and the Atomic Energy Commission; health services provided in connection with primary and secondary public education; medical services included under the public aid programs above; medical care included under workmen's compensation above; international health activities; professional education and training of nurses, physicians, and other medical personnel; and expenditures for medical services and research subordinate to the performance of other functions such as those of the Department of Agriculture and the Civil Aeronautics Authority.

<sup>12</sup> Includes hospital and outpatient care in public institutions (including those for veterans) and expenditures for maintenance and improvement of existing facilities. Excludes expenditures for domiciliary care by the Veterans Administration now included under veterans' welfare services below and institutions for chronic care (other than mental and tuberculous) included under institutional and other care below.

<sup>13</sup> Federal expenditures include cost of hospital planning and surveys; State and local expenditures represent new construction only.

<sup>14</sup> Federal expenditures represent those made by the U. S. Public Health Service (except for international health activities, the National Institutes of Health, medical and hospital care and hospital construction, and professional education and training) and by the Food and Drug Administration; State and local expenditures represent all community health and sanitation expenditures by public agencies except those in connection with schools and public welfare and those classified elsewhere as health and medical services.

<sup>15</sup> Federal expenditures are for the maternal and child health program, the program for crippled children, and the wartime emergency maternity and infant care program; State and local expenditures represent required matching of Federal grants under the maternal and child health program and under the program for crippled children.

<sup>16</sup> Expenditures for medical care and services under the Vocational Rehabilitation Act.

<sup>17</sup> Represents all expenditures (except for education and training) of the National Institutes of Health of the U. S. Public Health Service, and estimated amounts appropriated by State and local governments for medical research.

<sup>18</sup> Represents in-service training of the Children's Bureau and of the National Institutes of Health and other units of the U. S. Public Health Service. Excludes professional education and training of nurses, physicians, and other medical personnel and expenditures in State-supported medical schools.

<sup>19</sup> Expenditures under the Vocational Rehabilitation Act other than those for medical services.

<sup>20</sup> Federal expenditures are for Veterans Administration programs for vocational rehabilitation, automobiles and other conveyances for disabled veterans, housing for paraplegic veterans, and domiciliary care for veterans; State and local expenditures are for bonus and other payments or services to veterans.

<sup>21</sup> Federal expenditures are for the Columbia Institute for the Deaf, the U. S. Soldiers' Home, and the U. S. Naval Home; State and local expenditures in institutions for chronic care, for the handicapped, and for the aged. Expenditures for domiciliary care of veterans, previously included here, are now included with veterans' welfare services.

<sup>22</sup> In addition to the amounts appropriated by State and local governments, funds are available from private organizations and payments from parents; in 1948-49 these nongovernmental funds amounted to \$182 million, in 1949-50, \$209 million, and in 1950-51, \$240 million.

<sup>23</sup> Rough estimates, based on a 1947 study, indicate that State and local governments are spending about \$40-50 million for care of children in foster homes; because of the tentative nature of this estimate, the amount is not included.

Source: Data taken or estimated from Federal budgets and available reports of Federal, State, and local administrative agencies.

**Table 7.—Federal grants to State and local governments, by purpose, fiscal years 1934-35—1950-51, and by State, 1950-51<sup>1</sup>**

[In thousands except per capita amounts]

State and fiscal year	Total		Social security and related purposes					Education <sup>7</sup>	All other <sup>8</sup>
	Amount	Per capita <sup>2</sup>	Total amount	Assistance payments and administration <sup>3</sup>	Employment security administration <sup>4</sup>	Health services <sup>5</sup>	Other welfare services <sup>6</sup>		
1934-35.....	\$2,196,577	\$17.09	\$2,773	.....	\$1,257	.....	\$1,516	\$12,722	\$2,181,082
1935-36.....	995,138	7.69	37,998	\$28,424	3,068	\$4,389	2,117	13,322	943,818
1936-37.....	808,668	6.21	171,265	143,934	11,484	12,758	3,089	15,651	621,732
1937-38.....	800,466	6.11	280,997	216,074	45,939	15,329	3,655	24,625	494,843
1938-39.....	1,029,557	7.79	328,403	246,898	62,858	14,754	3,893	25,411	675,743
1939-40.....	965,239	7.24	359,105	271,135	61,539	21,873	4,588	25,137	581,901
1940-41.....	858,591	6.39	426,988	330,408	65,632	25,870	5,078	25,620	405,984
1941-42.....	827,478	6.10	483,200	374,568	74,034	29,057	5,541	25,811	318,467
1942-43.....	850,995	6.24	468,323	395,623	36,480	30,396	5,824	25,158	356,514
1943-44.....	896,926	6.56	509,010	404,942	35,229	60,223	8,616	25,644	362,72
1944-45.....	864,905	6.38	532,319	410,364	33,730	78,555	9,670	25,131	307,454
1945-46.....	840,098	6.22	578,209	439,132	54,547	71,169	13,261	25,341	236,549
1946-47.....	1,187,478	8.32	874,974	613,831	99,252	63,134	98,737	31,145	281,359
1947-48.....	1,452,644	9.94	996,236	718,359	133,610	55,309	91,058	35,813	417,594
1948-49.....	1,814,751	12.19	1,233,700	927,897	140,314	66,646	98,843	36,951	544,100
1949-50.....	2,195,473	14.50	1,563,356	1,123,418	207,617	119,158	113,163	38,501	593,617
1950-51.....	2,242,921	14.55	1,631,092	1,185,764	173,838	168,938	102,553	49,123	562,706
Alabama.....	47,429	15.48	37,900	23,199	2,580	8,561	3,560	1,118	8,411
Alaska.....	3,428	25.21	2,492	.....	373	1,173	43	146	790
Arizona.....	18,086	23.99	10,441	7,421	1,289	1,147	564	434	7,211
Arkansas.....	42,552	22.24	30,583	21,984	1,639	4,562	2,398	1,222	10,747
California.....	196,781	18.58	165,461	136,871	18,019	4,798	5,773	4,478	26,841
Colorado.....	34,763	25.96	24,547	20,438	1,412	1,917	780	548	9,668
Connecticut.....	21,702	15.15	15,156	9,707	1,499	1,499	1,237	606	5,940
Delaware.....	4,758	14.92	2,024	876	412	490	246	234	2,500
District of Columbia.....	5,543	7.02	4,547	2,526	603	1,014	403	98	886
Florida.....	51,700	18.54	41,188	31,834	2,922	4,251	2,182	601	9,911
Georgia.....	60,835	17.59	43,364	29,834	2,824	6,851	3,855	2,256	15,215
Hawaii.....	8,889	17.89	4,739	2,980	603	826	330	247	3,903
Idaho.....	13,309	22.44	7,449	5,189	897	897	466	346	5,515
Illinois.....	91,839	10.49	65,160	48,479	8,646	3,734	4,302	2,176	24,503
Indiana.....	38,534	9.75	28,805	20,402	3,138	2,916	2,349	1,013	8,716
Iowa.....	39,912	15.14	25,091	19,259	1,407	2,948	1,478	747	14,073
Kansas.....	33,059	17.24	21,401	17,078	1,352	1,677	1,293	1,061	10,597
Kentucky.....	46,595	15.76	34,174	23,506	2,108	5,592	2,968	995	11,427
Louisiana.....	81,929	30.48	66,406	56,734	2,517	3,930	3,226	677	14,847
Maine.....	16,529	17.97	11,382	7,625	1,037	2,187	533	457	4,690
Maryland.....	19,752	8.40	13,650	7,637	2,857	2,103	1,052	600	5,502
Massachusetts.....	88,101	18.74	63,678	50,202	7,424	4,174	1,877	880	23,543
Michigan.....	81,524	12.74	63,452	45,715	7,641	6,423	3,673	1,655	16,418
Minnesota.....	45,558	15.18	29,803	22,492	2,641	2,875	1,795	708	15,047
Mississippi.....	35,098	16.08	26,584	15,363	1,767	6,541	2,913	914	7,600
Missouri.....	77,682	19.57	61,632	52,150	3,151	3,863	2,459	1,068	14,983
Montana.....	16,705	27.94	8,243	6,018	985	836	405	254	8,208
Nebraska.....	21,384	15.99	12,691	9,841	866	1,243	741	556	8,137
Nevada.....	6,937	43.36	1,987	1,040	591	256	100	316	4,435
New Hampshire.....	8,741	16.31	5,655	3,453	885	950	367	329	2,757
New Jersey.....	33,936	6.97	23,678	11,804	6,854	3,239	1,781	793	9,464
New Mexico.....	17,576	25.44	8,640	6,144	887	1,053	556	524	8,411
New York.....	155,865	10.45	120,137	78,381	27,496	8,686	5,575	2,247	33,480
North Carolina.....	50,157	12.29	35,141	20,633	3,085	6,891	4,532	1,163	13,653
North Dakota.....	13,424	21.48	5,992	4,146	583	834	429	291	7,141
Ohio.....	87,020	10.93	62,901	45,598	7,731	5,918	3,654	2,043	22,075
Oklahoma.....	68,587	30.73	52,505	43,664	2,009	4,535	2,297	1,806	14,276
Oregon.....	24,965	16.37	16,019	10,837	2,274	1,853	1,055	404	8,541
Pennsylvania.....	106,346	10.08	77,354	52,154	12,913	8,038	4,248	1,971	27,021
Puerto Rico.....	14,691	6.63	8,397	1,964	313	2,891	3,229	529	5,765
Rhode Island.....	11,842	15.03	7,654	4,704	1,559	969	421	340	3,548
South Carolina.....	30,577	14.42	20,584	11,754	1,937	4,202	2,691	695	9,298
South Dakota.....	14,721	22.31	6,606	5,085	460	743	318	340	7,776
Tennessee.....	51,335	15.57	38,537	27,741	2,662	4,716	3,418	941	11,857
Texas.....	117,351	15.20	92,274	69,811	6,192	10,549	8,721	2,939	22,136
Utah.....	14,952	21.51	8,420	5,604	1,145	1,069	602	429	6,102
Vermont.....	6,035	15.88	3,957	2,307	557	738	354	243	1,835
Virgin Islands.....	550	20.67	395	54	10	239	93	34	121
Virginia.....	31,543	9.52	18,262	8,915	1,717	5,150	2,480	1,713	11,568
Washington.....	53,233	22.35	41,281	34,464	3,570	1,650	1,597	1,330	10,621
West Virginia.....	27,710	13.78	20,550	15,339	1,385	1,833	1,993	540	6,621
Wisconsin.....	42,342	12.27	28,801	21,787	2,649	2,496	1,868	782	12,759
Wyoming.....	8,506	29.23	3,322	2,109	549	410	254	283	4,902

<sup>1</sup> Checks issued.

<sup>2</sup> Based on estimates of total population, excluding Armed Forces overseas, by the Bureau of the Census as of the beginning of the fiscal year; 1950-51 data for the Territories and possessions based on 1950 Census figures.

<sup>3</sup> Old-age assistance, aid to dependent children, aid to the blind, and beginning 1950-51, aid to the permanently and totally disabled.

<sup>4</sup> Unemployment insurance administration, beginning 1935-36, and employment service from 1934-35 through December 1941 and from Nov. 16, 1946.

<sup>5</sup> Maternal and child health services, services for crippled children, and pub-

lic health services; venereal disease control, beginning 1938-39; emergency maternity and infant care, from 1942-43 through 1948-49; tuberculosis control, beginning 1944-45; cancer control, mental health, and hospital survey and construction, beginning 1947-48; heart disease and water pollution control from 1949-50.

<sup>6</sup> Vocational rehabilitation and State and Territorial homes for disabled soldiers and sailors; child welfare services, beginning 1935-36; community war-service day care in 1942-43; and national school lunch program, beginning 1946-47.

(Footnotes continued on next page.)



Table 8.—Temporary disability insurance: Selected data on State and railroad programs, 1951

Program	Covered employment as of July 1, 1951 (in thousands)	Taxable payrolls (in millions)	Contributions (in millions)	Benefits paid (in millions)	Administrative expenses (in millions)	Average weekly number of beneficiaries (in thousands)	Average weekly benefit for full weeks of sickness
Total.....	5,912	\$17,224.3	(1)	\$113.9	\$5.85		
Railroad.....	<sup>2</sup> 1,510	5,118.0	(2)	26.3	1.91	<sup>4</sup> 28.9	<sup>5</sup> \$43.99
Rhode Island.....	234	600.9	\$6.1	6.2	.36	5.4	21.94
California.....	2,773	7,705.4	77.1	54.2	<sup>7</sup> 2.59	36.0	
State plan.....	1,540	3,436.8	34.4	<sup>8</sup> 24.4	(1)	18.8	22.69
Private plans.....	1,233	4,268.6	<sup>9</sup> 42.7	<sup>10</sup> 29.8	(1)	17.2	20.44
New Jersey.....	1,395	3,800.0	37.1	27.2	<sup>11</sup> .90	(1)	
State plan.....	411	1,053.0	9.6	5.3	<sup>12</sup> 11.73	4.7	<sup>13</sup> 22.34
Private plans.....	984	2,747.0	<sup>14</sup> 27.5	21.9	<sup>15</sup> .26	(1)	(1)

<sup>1</sup> Not available.  
<sup>2</sup> As of June 15, 1951.  
<sup>3</sup> Single system of contributions for railroad unemployment and temporary disability insurance.  
<sup>4</sup> Average per 14-day registration period.  
<sup>5</sup> Average for 14 full days of sickness.  
<sup>6</sup> Includes State costs of administering State plans and of supervising private plans.

<sup>7</sup> Includes \$2.6 million in hospital benefits.  
<sup>8</sup> Beneficiary and benefit data for spells of sickness terminated in 1951.  
<sup>9</sup> Estimated as 1 percent of taxable wages under private plans.  
<sup>10</sup> Includes \$3.5 million in hospital benefits.  
<sup>11</sup> Costs of administering State benefits.  
<sup>12</sup> Average benefit for workers unemployed at start of sickness; average for employed workers unknown.  
<sup>13</sup> State costs of supervising private plans.

Table 9.—Employer and employee contributions for selected social insurance and related programs, 1940 and 1948-51

(In millions)

Program	1940			1948			1949			1950			1951		
	Total	Em- ployer	Em- ployee	Total	Em- ployer	Em- ployee	Total	Em- ployer	Em- ployee	Total	Em- ployer	Em- ployee	Total	Em- ployer	Em- ployee
Total.....	\$2,201	\$1,617	\$584	\$4,751	\$2,985	\$1,766	\$4,917	\$3,063	\$1,854	\$6,251	\$3,834	\$2,425	\$7,594	\$4,647	\$2,947
Retirement and survivors insurance.....	1,176	635	540	3,393	1,714	1,679	3,633	1,840	1,793	4,761	2,404	2,357	5,790	2,904	2,886
Federal insurance contributions.....	637	319	319	1,685	842	842	1,666	833	833	2,667	1,334	1,334	3,303	1,682	1,682
Taxes on carriers and their employees.....	130	65	65	568	284	284	565	283	283	546	273	273	709	354	354
Federal civil-service contributions.....	141	<sup>1</sup> 97	<sup>2</sup> 45	500	<sup>3</sup> 227	<sup>4</sup> 273	652	<sup>5</sup> 304	<sup>6</sup> 347	678	<sup>7</sup> 307	<sup>8</sup> 370	703	<sup>9</sup> 313	<sup>10</sup> 390
State and local government contributions.....	267	<sup>11</sup> 155	112	640	<sup>12</sup> 360	280	750	<sup>13</sup> 420	330	885	<sup>14</sup> 495	390	1,015	<sup>15</sup> 555	460
Unemployment insurance.....	1,026	982	44	1,289	1,271	18	1,231	1,220	11	1,438	1,427	12	1,754	1,741	13
State unemployment contributions.....	854	810	44	1,000	982	18	987	976	11	1,191	1,180	12	1,493	1,480	13
Federal unemployment taxes.....	105	105		212	212		229	229		224	224		235	235	
Railroad unemployment insurance contributions.....	67	67		77	77		15	15		23	23		26	26	
State temporary disability insurance contributions.....				69		69	53	3	50	48	2	46	50	2	48

<sup>1</sup> Permanent disability provisions included under railroad, Federal civil-service, and most State and local government retirement systems.  
<sup>2</sup> Under the Civil Service, Alaska Railroad, and Canal Zone Retirement Acts.  
<sup>3</sup> Government contributions.  
<sup>4</sup> Includes voluntary contributions.  
<sup>5</sup> Estimated by the Social Security Administration. Data for 1950 and 1951 preliminary.

<sup>6</sup> Includes penalties and interest collected from employers. Allocation of contributions between employers and employees estimated.  
<sup>7</sup> Beginning July 1947, covers also temporary disability insurance.  
<sup>8</sup> Beginning June 1942 in Rhode Island, May 1946 in California, and June 1948 in New Jersey. Excludes New York and contributions under private plans in California and New Jersey.  
Source: Based on reports of administrative agencies.

Footnotes to table 7—Continued

<sup>1</sup> Colleges of agriculture and mechanic arts, vocational education, education of the blind, and State and municipal marine schools; emergency Office of Education grants from 1935-36 to 1940-41; maintenance and operation of schools in certain areas, beginning 1946-47; and school survey and construction in certain areas, 1950-51.  
<sup>2</sup> Includes Federal Emergency Relief Administration grants amounting to \$1,857,490,000, \$476,513,000, \$1,722,000, and \$484,000 in 1934-35, 1935-36, 1936-37, and 1937-38, respectively; Public Works Administration grants and liquidation from 1934-35 through 1949-50; regular and emergency highway construction; forestry; agricultural experiment stations and extension work (including grants under the Research and Marketing Act beginning 1947-48); removal

of surplus agricultural commodities under the act of Aug. 24, 1935, beginning 1935-36; commodities donated by the Commodity Credit Corporation beginning 1949-50; wildlife restoration, beginning 1938-39; Federal annual contributions to public housing authorities, beginning 1939-40; community-facilities works and disaster and emergency relief, beginning 1941-42; wartime public works from 1941-42 through 1948-49; supply and distribution of farm labor from 1942-43 through 1948-49; and Federal airport program beginning 1947-48.  
Source: *Annual Reports of the Secretary of the Treasury, the Combined Statements of Receipts, Expenditures, and Balances of the United States Government*, and other Treasury reports. Data on grants for the school lunch program for 1946-47 and for removal of surplus agricultural commodities for 1935-36 through 1946-47 from the Department of Agriculture.

Table 10.—Operations of selected social insurance trust funds, 1936-51

Account	[In millions]															
	1936	1937	1938	1939	1940	1941	1942	1943	1944	1945	1946	1947	1948	1949	1950	1951
Federal old-age and survivors insurance trust fund <sup>1</sup>																
Receipts.....		\$516	\$358	\$593	\$650	\$845	\$1,085	\$1,328	\$1,422	\$1,420	\$1,448	\$1,722	\$1,969	\$1,816	\$2,928	\$3,784
Appropriations and deposits <sup>2</sup> .....		514	343	566	607	789	1,012	1,239	1,316	1,285	1,295	1,558	1,688	1,670	2,671	3,367
Interest and profits on investments <sup>3</sup> .....		2	15	27	43	56	72	88	107	134	152	164	281	146	257	417
Expenditures.....		1	10	14	62	114	159	195	238	304	418	512	607	721	1,022	1,966
Benefits.....		1	10	14	35	88	131	166	209	274	378	466	556	667	961	1,885
Administrative expenses.....					26	26	28	29	29	30	40	46	51	54	61	81
Total assets, end of year.....		766	1,132	1,724	2,031	2,762	3,688	4,820	6,005	7,121	8,150	9,360	10,722	11,816	13,721	15,540
Investments.....		513	862	1,435	2,017	2,736	3,655	4,779	5,967	7,054	8,079	9,268	10,556	11,728	13,331	15,017
Special Treasury notes.....		513	862	1,435	2,017	2,736	3,462	4,536	4,386	3,660	2,509	1,109				
Special certificates of indebtedness.....									643	1,756	3,931	6,203	8,328	9,501	11,104	12,791
Treasury bonds.....									938	1,639	1,638	1,956	2,228	2,221	2,221	2,221
Unamortized premium.....														6	6	5
Cash balances <sup>4</sup> .....		253	269	289	14	26	33	42	38	66	71	92	166	88	391	522
Railroad retirement account																
Receipts.....		92	143	99	122	144	218	269	317	307	318	709	677	800	553	448
Transfers from appropriations.....		92	142	97	120	141	215	263	307	292	298	685	638	749	491	378
Interest.....			1	2	2	3	3	6	10	15	20	24	39	51	62	70
Expenditures.....	\$1	35	96	110	117	124	128	133	137	143	163	198	249	290	309	326
Benefits.....	1	35	96	110	117	124	128	133	137	143	163	198	249	290	309	326
Administrative expenses.....														2	5	5
Total assets, end of year.....	46	111	135	148	146	166	256	391	573	737	891	1,403	1,831	2,339	2,577	2,694
Investments (special Treasury notes).....		50	76	77	85	90	174	310	490	644	786	1,265	1,662	2,059	2,365	2,630
Cash balances.....	46	61	59	70	60	75	82	82	83	93	106	138	169	280	212	64
Civil-service retirement fund <sup>5</sup>																
Receipts.....	92	123	130	146	161	190	292	468	527	607	567	583	610	775	821	868
Employee deductions and voluntary contributions.....	34	36	38	41	44	63	156	254	279	292	260	243	271	346	370	380
Government contributions <sup>6</sup> .....	46	73	75	87	95	102	106	176	195	246	221	246	226	304	307	313
Interest and profits.....	12	13	17	18	22	25	30	38	53	69	85	94	107	124	143	165
Expenditures (annuities and refunds).....	58	61	63	65	70	74	79	89	122	172	352	279	214	236	272	285
Total assets, end of year.....	334	396	463	544	634	750	963	1,342	1,748	2,182	2,397	2,701	3,097	3,653	4,202	4,784
Investments.....	331	393	460	540	627	741	934	1,324	1,717	2,144	2,357	2,666	3,062	3,606	4,161	4,740
Special Treasury notes.....	309	371	460	540	627	741	934	1,324	1,717	2,144	2,357	2,666	3,057	3,606	4,160	4,739
Treasury bonds.....	22	22											4			
U. S. Government savings bonds, series G.....													1	1	1	
Cash balances.....	3	3	3	4	8	9	28	19	31	38	40	35	35	47	41	44
Unemployment trust fund																
Receipts <sup>7</sup> .....	65	575	839	886	980	1,143	1,305	1,527	1,500	1,417	1,191	1,380	1,311	1,107	1,370	1,753
State accounts (deposits).....	65	567	829	830	861	1,008	1,139	1,328	1,317	1,161	916	1,097	989	997	1,191	1,495
Railroad unemployment insurance account:																
Deposits by Railroad Retirement Board.....				14	60	66	86	98	119	117	122	126	67	3	14	15
Advance from Treasury.....				15												
Transfers from States <sup>8</sup> .....				1	98	8			(*)	(*)	(*)	(*)				
Transfers from railroad unemployment insurance administration fund.....																
Interest <sup>9</sup> .....	1	8	9	27	60	58	74	89	55	129	144	147	246	103	165	240
Expenditures <sup>7</sup> .....	(*)	2	404	434	547	357	351	79	64	464	1,143	842	914	1,879	1,456	892
State accounts:																
Withdrawals.....	(*)	2	404	429	517	342	344	78	63	461	1,104	787	852	1,737	1,366	845
Transfers to railroad unemployment insurance account <sup>10</sup> .....				1	98	8			(*)	(*)	(*)	(*)				
Railroad unemployment insurance account:																
Benefits.....				5	15	15	7	1	1	2	39	55	60	133	90	47
Repayment of advance.....					15											
Transfers to railroad unemployment administration fund.....																
Total assets, end of year.....	65	638	1,072	1,525	1,958	2,744	3,698	5,147	6,583	7,537	7,585	8,124	8,520	7,748	7,663	8,526
State accounts.....	65	638	1,072	1,500	1,805	2,516	3,379	4,711	6,015	6,833	6,775	7,217	7,572	6,924	6,896	7,763
Railroad unemployment insurance account.....				25	153	228	319	436	568	705	810	907	948	824	767	767
Investments.....	64	625	1,064	1,509	1,945	2,732	3,687	5,095	6,579	7,508	7,564	8,102	8,496	7,696	7,639	8,474
Special certificates of indebtedness.....	64	625	1,064	1,509	1,945	2,732	3,597	4,985	6,169	6,798	6,854	7,304	7,608	6,898	6,841	7,629
Treasury bonds.....							90	110	410	710	710	708	708	797	797	797
Unamortized premium.....														1	1	1
Cash balances.....	1	13	8	16	13	12	11	52	4	29	21	22	24	52	24	24

<sup>1</sup> Before 1940, data represent operations of old-age reserve account.<sup>2</sup> Before July 1940, data represent transfers from appropriations; beginning July 1940, appropriations equal taxes collected under the Federal Insurance Contributions Act; beginning July 1947, includes amounts appropriated to meet administrative and other costs of benefits payable to survivors of certain World War II veterans as provided under the Social Security Act Amendments of 1946; beginning November 1950, includes deposits by States under voluntary coverage agreements.<sup>3</sup> Interest is sometimes not credited until the beginning of the following year.<sup>4</sup> Before 1940, includes balance of appropriations not yet transferred to reserve account.<sup>5</sup> Beginning July 1949, includes assets and transactions of the Alaska Railroad and Canal Zone retirement funds, now combined with the civil-service retirement fund.

Also includes transfers from Comptroller of the Currency retirement fund in 1948 under the act of June 28, 1948.

<sup>6</sup> Appropriations from general revenues and contributions of the District of Columbia and Government corporations.<sup>7</sup> Total excludes intrafund transfers between State accounts and the railroad unemployment insurance account.<sup>8</sup> Less than \$500,000.<sup>9</sup> Includes amounts certified by the Social Security Administration to the Secretary of the Treasury in behalf of Connecticut and Kentucky for payment into railroad unemployment insurance account under sec. 13, Railroad Unemployment Insurance Act.

Source: Daily Statement of the U. S. Treasury.



Table 11.—Employment security: Summary data on employment service and unemployment insurance activities, by State, 1951

(In thousands except for average benefit)

Region and State	New job applications	Placements		Covered employment		Initial claims <sup>1</sup>	Weeks of unemployment covered by continued claims	Total number of beneficiaries <sup>4</sup>	Weeks compensated for all unemployment	Average weekly benefit for total unemployment <sup>5</sup>	Contributions collected <sup>6</sup>	Benefits paid <sup>7</sup>	Funds available for benefits, end of year <sup>8</sup>
		Total	Non-farm	Average monthly number of workers <sup>1</sup>	Total wages <sup>2</sup>								
Total.....	7,330	15,328	6,552	34,858	\$118,717,346	10,836	50,393	4,127	41,508	\$21.09	\$1,492,509	\$840,411	\$7,782,045
Region I:													
Connecticut.....	107	116	101	675	2,422,664	192	696	67	551	19.73	32,608	10,419	181,915
Maine.....	24	191	36	176	507,078	82	486	37	384	15.31	7,219	5,859	39,218
Massachusetts.....	209	260	210	1,486	4,630,256	534	2,724	235	2,228	23.21	94,424	48,523	140,988
New Hampshire.....	28	27	22	131	399,096	79	380	29	312	18.56	6,132	5,282	21,144
Rhode Island.....	49	31	31	241	743,055	190	909	84	821	21.65	16,588	17,408	22,990
Vermont.....	12	18	10	63	189,516	14	81	7	72	19.91	2,479	1,374	15,718
Region II:													
New Jersey.....	174	297	144	1,394	5,081,008	497	2,298	199	2,022	22.85	63,737	43,844	450,485
New York.....	877	997	800	4,433	16,479,982	2,438	10,034	679	8,548	22.73	323,938	189,095	1,060,516
Puerto Rico.....	28	9	8										
Virgin Islands.....	1	(10)	(10)										
Region III:													
Delaware.....	15	20	16	108	379,873	16	65	7	55	18.70	1,819	964	15,739
Pennsylvania.....	395	365	245	3,160	10,320,923	1,055	4,015	373	3,311	20.90	127,199	66,336	610,440
Region IV:													
Dist. of Col.....	57	53	53	225	726,088	18	104	8	90	17.96	4,417	1,557	50,678
Maryland.....	118	115	87	607	1,829,007	125	509	67	484	19.42	15,113	8,758	121,001
North Carolina.....	129	437	170	695	1,788,011	310	1,234	138	1,124	16.27	24,076	17,464	172,287
Virginia.....	83	176	96	537	1,525,813	94	451	53	381	16.01	12,700	5,901	89,630
West Virginia.....	64	32	31	381	1,317,012	92	567	54	481	18.05	13,520	8,195	90,351
Region V:													
Alabama.....	150	275	138	431	1,184,112	120	708	45	537	15.79	15,740	8,218	65,705
Florida.....	132	274	182	443	1,235,209	122	623	47	432	15.44	9,136	6,560	77,757
Georgia.....	134	287	135	571	1,507,744	114	706	50	554	15.67	15,225	8,455	118,170
Mississippi.....	109	1,704	94	195	484,131	76	399	32	313	15.00	4,879	4,541	43,234
South Carolina.....	94	221	106	346	879,537	108	469	36	365	17.67	11,753	6,171	57,574
Tennessee.....	113	1,129	140	525	1,483,500	158	1,240	90	929	15.37	19,488	14,039	103,754
Region VI:													
Kentucky.....	103	90	34	418	1,255,186	122	808	54	657	16.84	18,090	10,812	133,681
Michigan.....	398	295	155	1,715	6,911,641	613	2,337	240	1,852	25.68	78,763	47,129	356,834
Ohio.....	395	448	362	2,346	8,655,826	381	1,730	139	1,359	21.84	73,677	28,125	571,893
Region VII:													
Illinois.....	348	293	232	2,434	9,151,576	660	3,498	281	2,763	22.77	70,316	56,877	473,873
Indiana.....	182	174	121	983	3,554,145	243	875	99	688	21.29	27,783	13,957	217,405
Wisconsin.....	133	175	130	786	2,770,925	117	472	49	347	21.74	17,685	7,354	237,406
Region VIII:													
Minnesota.....	119	186	135	578	1,868,565	99	633	49	539	17.59	14,225	9,195	127,274
Montana.....	37	66	36	104	328,910	23	159	12	128	17.90	5,083	2,285	35,535
North Dakota.....	27	47	24	47	142,224	8	60	5	59	20.82	1,902	1,183	10,549
South Dakota.....	16	34	21	53	156,622	7	44	4	41	18.05	1,604	712	11,622
Region IX:													
Iowa.....	109	128	93	368	1,173,632	43	218	19	174	18.83	5,572	3,094	105,405
Kansas.....	58	157	115	292	975,011	57	215	23	188	21.38	7,382	3,849	69,596
Missouri.....	273	386	168	826	2,672,369	222	1,066	91	765	17.30	27,142	12,000	214,143
Nebraska.....	43	96	66	176	535,584	20	94	10	83	18.78	4,174	1,518	39,079
Region X:													
Arkansas.....	101	1,189	127	240	565,407	86	395	33	280	16.87	7,460	4,484	40,326
Louisiana.....	127	533	96	480	1,361,994	140	832	50	667	20.81	19,671	13,254	106,198
Oklahoma.....	79	197	154	295	951,648	69	417	29	326	18.40	7,927	5,848	49,431
Texas.....	502	1,523	595	1,344	4,276,363	96	553	42	384	16.13	19,962	5,986	248,274
Region XI:													
Colorado.....	63	150	72	223	734,334	19	88	7	64	19.98	5,388	1,236	61,550
New Mexico.....	33	124	72	107	329,274	16	71	6	58	18.18	5,094	1,027	29,034
Utah.....	44	98	54	135	425,922	24	129	11	103	23.77	3,536	2,358	33,188
Wyoming.....	9	23	16	55	175,969	7	36	4	34	24.38	1,857	793	13,983
Region XII:													
Arizona.....	55	194	53	121	402,088	32	119	8	64	20.69	5,334	1,281	35,018
California.....	702	940	479	2,764	10,183,978	910	5,001	355	4,426	22.39	182,487	95,082	674,488
Hawaii.....	20	15	13	96	272,266	18	134	10	110	19.01	2,640	1,815	23,080
Nevada.....	21	35	27	41	148,189	13	57	5	54	24.00	1,920	1,275	13,444
Region XIII:													
Alaska.....	14	11	11	33	202,359	9	47	7	71	25.52	2,423	1,785	9,968
Idaho.....	24	128	39	98	303,517	22	128	11	99	19.65	4,960	1,902	31,413
Oregon.....	69	240	92	333	1,210,534	136	591	50	504	21.40	13,272	10,446	79,192
Washington.....	125	316	103	542	1,946,593	190	876	74	716	21.39	32,972	15,004	179,877

<sup>1</sup> Average of the number of workers in covered employment in the pay period of each type (weekly, semimonthly, etc.) ending nearest the 15th of each month.

<sup>2</sup> Total wages earned in covered employment during all pay periods ended within the year.

<sup>3</sup> Excludes intrastate transitional initial claims in order to reflect more nearly instances of new employment.

<sup>4</sup> Represents number of first payments.

<sup>5</sup> Includes dependents' allowances for States that provided such benefits during 1951.

<sup>6</sup> Contributions, penalties, and interest from employers, and contributions from employees. Adjusted for refunds of contributions and for dishonored

contribution checks. Standard contribution rates for 1951 (percent of taxable wages) were: for employers, 2.7 percent except in Michigan, where rate was 3.0 percent; for employees, 1.0 percent in Alabama and one-fourth of 1.0 percent in New Jersey.

<sup>7</sup> Adjusted for voided benefit checks.

<sup>8</sup> Sum of balances in State clearing accounts, benefit-payment accounts, and State accounts in Federal unemployment trust fund.

<sup>9</sup> Excludes \$200,000 in California, \$50,000,000 in New Jersey, and \$28,998,681 in Rhode Island, withdrawn for payment of disability benefits.

<sup>10</sup> Less than 500 placements.

# Old-Age and Survivors Insurance

Table 12.—Summary data on coverage and benefits, 1937-51

[Corrected to August 14, 1952]

Year	Living workers, <sup>1</sup> beginning of following year (in thousands)		New entrants <sup>2</sup> (in thousands)	Workers with taxable earnings during year <sup>3</sup> (in thousands)	Taxable earnings <sup>4</sup>		Employers reporting taxable wages <sup>5</sup> (in thousands)	Amount of benefits certified (in millions)					Monthly benefits in current-payment status at end of year (in thousands)	
	Insured	Uninsured			Total (in millions)	Average per worker		Total	Old-age	Supplementary <sup>6</sup>	Survivor <sup>7</sup>	Lump-sum payments <sup>8</sup>	Number <sup>9</sup>	Monthly amount <sup>10</sup>
1937			32,904	32,904	\$29,615	\$900	2,421	\$1.3				\$1.3		
1938			3,930	31,882	26,502	833	2,239	10.5				10.5		
1939	22,900	17,800	4,450	33,751	29,745	881	2,366	13.9				13.9		
1940	24,900	20,000	4,430	35,393	32,974	932	2,500	40.6	\$18.1	\$2.9	\$7.8	11.7	222	\$4,070
1941	27,500	23,500	6,436	40,976	41,848	1,021	2,646	93.9	47.0	8.1	25.5	13.3	434	7,815
1942	31,200	27,300	7,965	46,363	52,939	1,142	2,655	137.0	68.3	12.0	41.7	15.0	508	10,782
1943	34,900	30,500	7,337	47,656	62,423	1,310	2,394	172.8	82.8	14.5	57.8	17.8	748	13,510
1944	38,600	30,900	4,691	46,296	64,426	1,392	2,469	218.1	101.3	17.7	76.9	22.1	956	17,344
1945	40,300	32,100	3,477	46,392	62,945	1,357	2,614	287.8	133.8	23.6	104.2	26.1	1,288	23,801
1946	41,800	33,200	3,078	48,845	69,088	1,414	3,017	387.7	196.1	34.2	130.1	27.3	1,642	31,081
1947	43,400	33,700	2,685	48,908	78,372	1,602	3,246	482.5	255.2	44.6	153.1	29.5	1,978	38,277
1948	44,800	34,400	2,635	49,018	84,122	1,716	3,298	575.9	312.5	54.4	176.7	32.3	2,315	45,872
1949	45,700	34,900	11 2,050	11 47,000	81,808	1,741	3,316	689.0	387.8	67.0	201.1	33.2	2,743	56,074
1950	59,600	23,000	11 2,600	11 48,400	11 87,542	11 1,809	11 3,340	1050.9	614.8	103.7	299.7	32.7	3,477	126,857
1951	12 62,300	12 26,600	12 7,000	12 59,000	12 121,000	12 2,051	12 4,150	1941.9	1168.8	192.3	523.5	57.3	4,379	154,791

<sup>1</sup> Estimates of insured workers have not been adjusted to reflect changes in insurance status arising from: (1) provisions that coordinate the old-age and survivors insurance and railroad retirement programs, and (2) wage credits for military service. Estimates are only partially adjusted to eliminate duplicate count of persons with taxable earnings reported on more than 1 account number. The effect of such duplication is substantially less significant for insured workers than for uninsured workers.

<sup>2</sup> Workers with first taxable earnings under program in specified year.

<sup>3</sup> Partly estimated; adjusted for workers having more than 1 account.

<sup>4</sup> Not adjusted for nontaxable earnings erroneously reported and for earnings excluded in benefit computations. Annual wages in excess of \$3,000 during the period 1937-50, and annual wages in excess of \$3,600 beginning with 1951 paid to workers by any 1 employer were not taxable. Beginning with 1951, self-employment earnings were taxable; the amount taxable may not exceed \$3,600 from a combination of wages and self-employment earnings. For the period 1940-50, all wages in excess of \$3,000 a year, and for 1951, all wages or earnings over \$3,600 received by a worker were excluded in benefit computations.

<sup>5</sup> Number of employer returns. A return may relate to more than 1 establishment if employer operates separate establishments but reports for concern as a whole.

<sup>6</sup> Wives, dependent husbands, and children of old-age beneficiaries.

<sup>7</sup> Widows, dependent widowers, children, and dependent parents of deceased insured workers.

<sup>8</sup> Amounts certified in 1937-39 were payments under the 1935 act, i.e., payments with respect to workers who died before January 1940, and, through Aug. 9, 1939, payments to workers at age 65. Amounts certified in 1940 and later were, in general, payments under the 1939, 1946, and 1950 amendments. Amounts certified in 1940-47 under the 1935 act, included in these figures, were presented in the *Bulletin* for September 1950, p. 33.

<sup>9</sup> Beneficiaries actually receiving monthly payments.

<sup>10</sup> Monthly rate, not adjusted for any deduction that is less than current month's benefit.

<sup>11</sup> Preliminary estimate.

<sup>12</sup> Includes persons who were self-employed and their taxable earnings; preliminary estimate.

Table 13.—Insured workers: <sup>1</sup> Estimated number living at beginning of year, 1940-52

[In millions; data corrected to Aug. 12, 1952]

Year	Total insured	Fully insured			Currently insured only
		Total	Permanently insured	Not permanently insured	
1940	22.9	22.9	.6	22.3	
1941	24.9	24.2	1.1	23.1	.7
1942	27.5	25.8	1.4	24.4	1.7
1943	31.2	28.1	1.8	26.3	3.1
1944	34.9	29.9	2.3	27.6	5.0
1945	38.6	31.9	2.8	29.1	6.7
1946	40.3	33.4	3.4	30.0	6.9
1947	41.8	35.4	8.6	26.8	6.4
1948	43.4	37.3	11.6	25.7	6.1
1949	44.8	38.9	13.2	25.7	5.9
1950	45.7	40.1	14.9	25.2	5.6
1951	59.6	59.6	20.9	38.7	
1952	62.3	62.3	22.6	39.6	

<sup>1</sup> See table 12, footnote 1.

Table 14.—Insured workers: <sup>1</sup> Estimated number eligible for old-age benefits and percent in current-payment status, at end of 1951, 1949, 1947, and 1945, by sex and year of birth

[Corrected to Aug. 13, 1952]

Sex and year of birth	Number eligible (in thousands)				Percent in current-payment status			
	1951	1949	1947	1945	1951	1949	1947	1945
Total	3,350	2,164	1,813	1,469	68	59	48	35
Male	2,722	1,857	1,581	1,301	67	59	48	34
Female	628	306	232	168	73	61	51	42
1878 and earlier	918	928	1,046	1,139	93	77	60	40
1879 and 1880	397	349	359	330	78	59	40	20
1881 and 1882	528	408	407		69	50	26	
1883 and 1884	676	478			59	34		
1885 and 1886	831				42			

<sup>1</sup> See table 12, footnote 1.



**Table 15.—Insured workers: <sup>1</sup> Estimated average number during year and number of deaths represented in awards, 1940–51**

[Corrected to Aug. 13, 1952]

Year	Insured workers		
	Average number during year (in millions)	Deaths during year <sup>2</sup>	
		Number (in thousands)	Rate (per 1,000 insured workers)
1940.....	23.8	123.3	5.2
1941.....	26.1	141.0	5.4
1942.....	29.2	165.4	5.7
1943.....	32.9	197.6	6.0
1944.....	36.7	262.9	7.2
1945.....	39.4	269.3	6.8
1946.....	41.0	246.8	6.0
1947.....	42.6	267.0	6.3
1948.....	44.1	283.1	6.4
1949.....	45.3	295.2	6.5
1950.....	50.3	331.2	6.6
1951.....	60.9	385.0	6.3

<sup>1</sup> See table 12, footnote 1.

<sup>2</sup> Deaths among insured workers whose survivors were eligible for sec. 202 benefits represented for the first time in 1940–51 awards, plus estimated number of deaths in 1940–51 to be represented for first time in awards of 1952 or later.

**Table 16.—Insured workers: <sup>1</sup> Estimated number living at beginning of each year, 1947–51, by insured status, sex, and age**

[In millions; numbers less than 5,000 not shown; data corrected to Aug. 13, 1952]

Age attained at beginning of year	Fully insured, January 1					Currently insured only, January 1				
	1947	1948	1949	1950	1951	1947	1948	1949	1950	1951 <sup>2</sup>
Male, total.....	24.37	25.73	26.84	27.64	37.79	3.23	3.38	3.30	3.05	-----
Under 25 <sup>3</sup> .....	4.37	4.75	5.00	5.03	4.78	.01	.01	.01	.01	-----
25–34.....	6.29	6.61	6.90	7.20	10.32	.64	1.08	1.14	1.03	-----
35–44.....	5.64	5.82	5.97	6.08	9.19	.95	.98	1.01	.99	-----
45–54.....	4.04	4.21	4.36	4.49	6.59	.85	.68	.60	.56	-----
55–64.....	2.59	2.75	2.89	2.98	4.44	.66	.51	.43	.37	-----
65–74.....	1.23	1.32	1.41	1.50	2.02	.12	.12	.10	.09	-----
75 and over <sup>3</sup> .....	.21	.26	.31	.36	.44	-----	-----	-----	-----	-----
Female, total.....	11.02	11.56	12.10	12.51	21.82	3.15	2.76	2.61	2.52	-----
Under 25 <sup>3</sup> .....	4.18	4.20	4.20	4.11	3.93	-----	-----	-----	-----	-----
25–34.....	3.50	3.79	4.03	4.25	7.46	.88	.74	.70	.67	-----
35–44.....	1.67	1.74	1.82	1.90	5.16	1.11	.97	.94	.92	-----
45–54.....	1.02	1.10	1.22	1.32	3.19	.75	.63	.61	.59	-----
55–64.....	.45	.50	.56	.62	1.56	.36	.33	.31	.29	-----
65–74.....	.18	.21	.23	.26	.47	.04	.05	.05	.05	-----
75 and over <sup>3</sup> .....	.02	.03	.03	.04	.06	-----	-----	-----	-----	-----

<sup>1</sup> See table 12, footnote 1.

<sup>2</sup> Persons currently insured before July 1, 1954, under the 1950 amendments are also fully insured.

<sup>3</sup> Only persons born after June 30, 1875, who are at least 24 1/2 years of age, can be currently but not fully insured under the 1939 amendments.

**Table 17.—Lump-sum payments: Workers and payments represented in lump-sum amounts <sup>1</sup> awarded in 1951 and average lump-sum amount per worker, by sex, marital status, and time of death of worker and by receipt of a concurrent monthly benefit award under initial entitlement**

[Based partly on 20-percent sample of workers represented in 1951 awards. Data corrected to Aug. 13, 1952]

Sex, marital status, and time of death of worker and indication of concurrent monthly benefit award	Number of workers	Number of payments	Average primary insurance amount	Average lump-sum benefit amount per worker
Total.....	414,470	431,229	-----	-----
Total with lump-sum only awarded.....	287,537	303,050	-----	-----
Total with lump-sum and monthly benefit awarded.....	<sup>2</sup> 126,933	128,179	-----	-----
Married male worker.....	247,001	247,339	-----	-----
With lump-sum only awarded.....	129,641	129,641	-----	-----
With lump-sum and monthly benefit awarded.....	117,360	117,698	-----	-----
Nonmarried <sup>3</sup> male worker.....	110,665	124,106	-----	-----
With lump-sum only awarded.....	105,557	118,325	-----	-----
With lump-sum and monthly benefit awarded.....	5,108	5,781	-----	-----
Female worker.....	56,804	59,784	-----	-----
With lump-sum only awarded.....	52,339	55,093	-----	-----
With lump-sum and monthly benefit awarded.....	4,465	4,691	-----	-----
Deaths before Sept. 1, 1950.....	20,507	23,824	\$25.37	\$143.81
Married male worker.....	3,816	3,816	26.88	161.27
Nonmarried <sup>3</sup> male worker.....	13,033	16,004	25.82	143.23
Female worker.....	3,658	4,004	22.18	127.69
Deaths on or after Sept. 1, 1950.....	393,963	407,405	46.35	138.24
Married male worker.....	243,185	243,523	49.45	148.32
With lump-sum only awarded.....	125,825	125,825	50.18	150.53
With lump-sum and monthly benefit awarded.....	117,360	117,698	48.67	145.95
Nonmarried <sup>3</sup> male worker.....	97,632	108,102	44.65	130.90
With lump-sum only awarded.....	92,524	102,321	44.43	130.36
With lump-sum and monthly benefit awarded.....	5,108	5,781	48.65	140.68
Female worker.....	53,146	55,780	35.33	105.59
With lump-sum only awarded.....	48,681	51,080	35.10	104.88
With lump-sum and monthly benefit awarded.....	4,465	4,691	37.86	113.31

<sup>1</sup> Payable with respect to insured workers who died after December 1939 but before September 1950, if no survivor could have been entitled to monthly benefits for month in which worker died, or with respect to insured workers who died after August 1950 regardless of whether any survivor could have been entitled

to monthly benefits for month in which worker died.

<sup>2</sup> This figure is included in the number of deceased workers represented in survivor monthly benefit awards shown in table 26.

<sup>3</sup> Single, widowed, divorced, and unknown marital status.

**Table 18.—Individual beneficiaries and benefits: Monthly benefits in current-payment status<sup>1</sup> at end of year, 1940–51, by type of benefit**

[Amounts in thousands; data corrected to May 19, 1952]

Year	Total		Old-age		Wife's or husband's		Child's		Widow's or widower's		Mother's		Parent's	
	Number	Monthly amount	Number	Monthly amount	Number	Monthly amount	Number	Monthly amount	Number	Monthly amount	Number	Monthly amount	Number	Monthly amount
1940.....	222,488	\$4,070	112,331	\$2,539	29,749	\$361	54,648	\$668	4,437	\$90	20,499	\$402	824	\$11
1941.....	433,722	7,815	199,966	4,539	57,060	691	117,410	1,432	14,963	302	42,339	826	1,984	26
1942.....	598,342	10,782	260,129	5,989	76,634	941	172,505	2,112	28,631	577	57,435	1,124	3,008	39
1943.....	747,816	13,510	306,161	7,171	92,174	1,151	229,230	2,822	46,133	930	70,171	1,384	3,947	52
1944.....	954,881	17,344	378,471	8,980	115,636	1,460	298,108	3,691	67,806	1,367	89,927	1,781	4,933	65
1945.....	1,288,107	23,801	518,234	12,538	159,168	2,040	390,134	4,858	93,781	1,893	120,581	2,391	6,209	81
1946.....	1,642,299	31,081	701,705	17,230	215,984	2,805	461,756	5,804	127,046	2,568	128,410	2,577	7,398	97
1947.....	1,978,245	38,277	874,724	21,779	269,174	3,545	524,783	6,702	164,309	3,352	135,229	2,764	10,026	135
1948.....	2,314,557	45,872	1,047,985	26,564	320,928	4,307	581,265	7,549	210,253	4,331	142,223	2,959	11,903	162
1949.....	2,742,808	56,074	1,285,893	33,437	390,583	5,376	639,437	8,427	261,336	5,442	152,121	3,207	13,438	185
1950.....	3,477,243	72,857	1,770,984	42,678	508,350	6,795	899,703	11,366	314,189	6,481	199,438	5,801	14,579	235
1951.....	4,378,985	91,791	2,278,470	53,008	646,890	8,510	1,146,247	14,739	384,265	7,849	203,782	6,776	19,331	299

<sup>1</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit.

**Table 19.—Individual beneficiaries and benefits: Amount and percentage distribution of payments certified in 1951, 1949, and 1947, by type of benefit**

Type of benefit	1951		1949		1947	
	Amount (in millions)	Percentage distribution	Amount (in millions)	Percentage distribution	Amount (in millions)	Percentage distribution
Total.....	\$1,941.9	100.0	\$689.0	100.0	\$482.5	100.0
Monthly benefits <sup>1</sup> .....	1,884.5	97.0	655.9	95.2	452.9	93.9
Old-age and supplementary.....	1,361.0	70.1	454.8	66.0	299.3	62.1
Old-age.....	1,168.8	60.2	387.8	56.3	255.2	52.9
Wife's or husband's.....	180.5	9.3	62.3	9.0	41.5	8.6
Child's.....	11.7	.6	4.7	.7	3.1	.6
Survivors.....	523.5	27.0	201.1	29.2	153.1	31.7
Child's.....	269.5	13.9	97.2	14.1	78.5	16.3
Widow's or widower's.....	159.5	8.2	61.4	8.9	37.7	7.8
Mother's.....	85.7	4.4	40.2	5.8	35.3	7.3
Parent's.....	8.9	.5	2.2	.3	1.6	.3
Lump-sum death payments <sup>2</sup> .....	57.3	3.0	33.2	4.8	29.5	6.1

<sup>1</sup> Distribution by type of monthly benefit estimated.

<sup>2</sup> Excludes payments under the 1935 Act.

**Table 20.—Individual beneficiaries and benefits: Number of monthly benefits awarded in 1951, by type of beneficiary and type of entitlement**

[Distribution by type of entitlement based on 20-percent sample. Data corrected to Aug. 14, 1952]

Type of beneficiary	Total	Initial entitlement	Subsequent entitlement
Total.....	1,336,432	1,183,844	152,588
Old-age beneficiary.....	702,984	702,984	-----
Wife, aged 65 or over <sup>1</sup> .....	193,966	117,057	76,909
Wife, under age 65 <sup>2</sup> .....	31,844	17,155	14,689
Aged dependent husband.....	3,077	1,443	1,634
Child of old-age beneficiary.....	40,958	37,025	3,933
Child of deceased worker.....	189,542	176,395	13,147
Widowed mother with 1 or more child beneficiaries in her care.....	78,181	70,080	8,101
Divorced wife with 1 or more child beneficiaries in her care.....	142	53	89
Aged widow.....	89,324	56,782	32,542
Aged dependent widower.....	267	267	0
Aged dependent parent.....	6,147	4,603	1,544

<sup>1</sup> Age in first month of entitlement to aged wife's benefit.

<sup>2</sup> Age in first month of entitlement to young wife's benefit.



Table 21.—Individual beneficiaries and benefits: Number and average monthly amount of benefits awarded in 1951, and number and average monthly amount in current-payment status at the end of 1951, by type of benefit and by age, sex, and race of beneficiary

[Corrected to June 18, 1952]

Age <sup>1</sup> and sex	Awarded <sup>2</sup> 1951				In current-payment status, <sup>4</sup> Dec. 31, 1951			
	Total		Nonwhite <sup>3</sup>		Total		Nonwhite <sup>3</sup>	
	Number	Average monthly amount	Number	Average monthly amount	Number	Average monthly amount	Number	Average monthly amount
Old-age benefits								
Total.....	702,984	\$37.54	45,991	\$30.50	2,278,470	\$42.14	122,749	\$33.96
65.....	165,314	41.20	7,560	34.00	150,926	40.72	7,087	33.81
66.....	114,006	39.34	7,046	31.88	198,856	40.94	10,606	33.26
67.....	74,454	36.30	5,707	30.16	206,907	41.53	12,087	33.84
68.....	59,002	35.28	4,454	29.74	193,339	41.97	10,839	34.23
69.....	51,391	33.90	4,353	28.70	191,924	41.90	12,320	34.19
70.....	42,298	33.91	3,236	28.20	169,903	42.18	9,916	34.25
71.....	37,542	32.64	3,092	28.07	165,303	42.05	10,154	34.05
72.....	28,840	32.48	2,158	27.75	145,685	42.45	7,934	34.51
73.....	23,122	32.52	1,617	28.03	131,877	42.43	6,530	34.54
74.....	17,479	32.99	1,265	27.84	117,691	42.30	5,945	33.82
75.....	23,399	41.85	1,346	31.65	124,122	43.46	6,125	34.46
76.....	16,325	40.86	1,001	32.17	108,105	43.13	5,200	33.67
77.....	11,766	40.75	746	32.00	90,743	42.89	4,550	33.38
78.....	9,454	40.67	685	32.02	70,950	42.72	3,498	33.05
79.....	8,022	39.71	612	31.45	57,736	42.83	3,216	33.95
80-84.....	16,791	39.15	910	29.72	127,049	43.09	5,558	33.58
85-89.....	3,308	40.53	174	30.44	24,400	42.80	989	33.34
90-94.....	443	43.67	28	28.64	2,771	42.67	175	30.69
95 and over.....	28	51.16	1	20.00	183	44.38	20	32.18
Male.....	521,366	40.34	38,356	31.70	1,819,070	44.44	106,554	35.06
65.....	117,124	45.37	6,174	35.77	105,614	44.99	5,761	35.60
66.....	82,362	42.85	5,756	33.41	145,763	44.24	8,752	34.83
67.....	53,146	39.44	4,713	31.38	156,465	44.48	10,217	35.23
68.....	42,035	38.29	3,620	31.09	147,443	45.04	9,155	35.66
69.....	37,399	36.42	3,593	29.88	149,868	44.60	10,570	35.51
70.....	31,274	36.30	2,668	29.21	134,028	44.69	8,511	35.44
71.....	28,032	34.59	2,600	28.98	132,051	44.30	8,851	35.13
72.....	21,802	34.32	1,788	28.57	118,028	44.57	6,923	35.59
73.....	17,908	34.10	1,367	28.96	108,004	44.36	5,748	35.61
74.....	13,913	34.26	1,083	28.43	97,745	43.96	5,247	34.64
75.....	19,691	43.40	1,183	32.45	104,706	44.99	5,474	35.24
76.....	13,718	41.98	899	32.99	91,908	44.46	4,699	34.38
77.....	9,981	41.70	684	32.43	77,764	44.12	4,127	33.96
78.....	8,109	41.42	635	32.61	61,312	43.84	3,219	33.54
79.....	6,898	40.44	562	32.09	50,510	43.80	2,996	34.43
80-84.....	14,606	39.77	835	30.14	112,974	43.87	5,181	33.95
85-89.....	2,949	40.80	168	30.67	22,140	43.37	934	33.63
90-94.....	393	43.76	27	28.96	2,516	43.02	169	30.66
95 and over.....	26	51.54	1	20.00	171	44.80	20	32.18
Female.....	181,618	29.49	7,635	24.47	459,400	33.03	16,195	26.67
65.....	48,190	31.07	1,386	26.09	45,312	30.75	1,326	26.06
66.....	31,644	30.22	1,290	25.06	53,093	31.85	1,854	25.81
67.....	21,308	28.47	994	24.36	50,442	32.40	1,870	26.28
68.....	16,967	27.81	824	23.84	45,896	32.11	1,684	26.49
69.....	13,992	27.14	760	23.13	42,056	32.29	1,750	26.22
70.....	11,024	27.12	568	23.45	35,875	32.80	1,405	27.02
71.....	9,510	26.89	492	23.27	33,252	33.12	1,303	26.70
72.....	7,038	26.79	370	23.81	27,657	33.39	1,011	27.14
73.....	5,214	27.11	250	22.98	23,873	33.69	782	26.69
74.....	3,566	28.04	182	24.28	19,946	34.17	698	27.64
75.....	3,708	33.62	163	25.83	19,416	35.20	651	27.84
76.....	2,607	34.94	102	24.93	16,137	35.54	501	26.95
77.....	1,785	35.42	62	27.35	12,979	35.52	423	27.69
78.....	1,345	36.15	50	24.54	9,638	35.60	279	27.41
79.....	1,124	35.19	50	24.26	7,226	36.07	220	27.44
80-84.....	2,185	35.03	75	25.01	14,075	36.84	377	28.44
85-89.....	359	38.32	6	23.95	2,260	37.26	55	28.53
90-94.....	50	42.99	1	20.00	255	39.29	6	31.65
95 and over.....	2	46.25	0	0	12	38.44	0	0

See footnotes at end of table.

**Table 21.—Individual beneficiaries and benefits: Number and average monthly amount of benefits awarded in 1951, and number and average monthly amount in current-payment status at the end of 1951, by type of benefit and by age, sex, and race of beneficiary—Continued**

[Corrected to June 18, 1952]

Age <sup>1</sup> and sex	Awarded <sup>2</sup> 1951				In current-payment status, <sup>4</sup> Dec. 31, 1951			
	Total		Nonwhite <sup>3</sup>		Total		Nonwhite <sup>3</sup>	
	Number	Average monthly amount	Number	Average monthly amount	Number	Average monthly amount	Number	Average monthly amount
<b>Wife's benefits</b>								
Total.....	225,810	\$20.56	10,990	\$14.84	643,901	\$22.75	21,882	\$16.91
Young wives.....	31,844	15.41	3,144	10.98	29,388	14.33	3,028	10.49
Under 35.....	974	11.25	184	9.23	1,109	10.59	203	8.83
35-39.....	1,543	12.39	238	10.02	1,603	11.43	229	9.55
40-44.....	2,890	13.08	368	9.79	3,007	12.22	392	9.55
45-49.....	4,971	14.19	532	9.67	5,073	13.10	560	9.37
50-54.....	7,523	15.28	766	11.06	7,204	14.29	740	10.58
55-59.....	9,339	16.76	731	12.55	8,193	15.92	653	12.08
60 and over <sup>5</sup> .....	4,604	17.59	325	12.48	3,199	17.02	251	12.21
Aged wives.....	193,966	21.41	7,846	16.38	614,513	23.16	18,854	17.94
65.....	55,489	23.12	1,501	18.09	49,072	23.03	1,396	18.02
66.....	30,197	21.72	1,351	17.03	60,888	23.11	1,988	17.79
67.....	19,601	20.69	927	15.85	63,461	23.26	2,059	17.97
68.....	15,679	20.55	808	16.18	60,268	23.35	2,040	17.89
69.....	13,500	20.06	709	15.81	57,514	23.27	2,062	17.84
70.....	10,987	20.01	526	15.70	51,452	23.19	1,771	18.12
71.....	9,713	20.01	466	15.04	48,861	23.18	1,635	18.03
72.....	8,092	20.21	357	15.62	42,099	23.22	1,233	17.97
73.....	6,558	20.38	271	16.16	36,601	23.21	970	18.30
74.....	5,499	20.56	225	15.73	31,200	23.20	852	18.06
75.....	4,700	20.97	190	15.19	27,461	23.09	700	17.76
76.....	3,653	20.85	143	15.71	21,935	23.04	581	18.17
77.....	2,908	21.30	105	14.89	17,251	23.01	444	17.32
78.....	2,049	20.94	77	16.88	13,069	22.91	301	17.10
79.....	1,620	20.87	56	17.08	10,185	22.89	247	18.42
80-84.....	3,244	20.58	116	15.30	20,333	22.71	494	17.80
85-89.....	438	20.68	17	13.68	2,657	22.45	73	16.88
90-94.....	37	22.33	1	20.20	197	21.26	8	19.08
95 and over.....	2	30.80	0	0	9	17.97	0	0
<b>Husband's benefits</b>								
Total.....	3,077	\$18.99	60	\$16.23	2,989	\$19.49	61	\$16.02
65-69.....	608	18.47	5	14.30	561	18.95	5	11.86
70-74.....	984	18.85	24	16.27	931	19.37	25	16.12
75-79.....	875	19.12	16	16.78	876	19.68	18	16.81
80 and over.....	610	19.56	15	16.21	621	19.87	13	16.35
<b>Child's benefits</b>								
Total <sup>6</sup> .....	230,500		28,562		846,247		102,792	
0.....	4,176		578		4,119		572	
1.....	7,554		1,197		9,802		1,522	
2.....	7,947		1,242		14,768		2,244	
3.....	9,012		1,314		20,598		3,062	
4.....	10,446		1,461		28,174		3,993	
5.....	10,648		1,403		32,597		4,507	
6.....	10,767		1,371		38,765		4,928	
7.....	12,863		1,447		50,402		5,778	
8.....	13,753		1,534		58,999		6,603	
9.....	12,899		1,562		60,016		6,984	
10.....	11,916		1,523		58,339		7,357	
11.....	12,297		1,625		60,354		7,636	
12.....	13,036		1,686		62,315		7,748	
13.....	14,512		1,795		67,000		7,827	
14.....	14,967		1,801		68,308		8,084	
15.....	16,452		1,919		70,980		8,055	
16.....	17,672		1,986		72,328		8,030	
17.....	17,995		1,986		68,383		7,862	
18 and over <sup>7</sup> .....	11,588		1,132					

See footnotes at end of table.



Table 21.—Individual beneficiaries and benefits: Number and average monthly amount of benefits awarded in 1951, and number and average monthly amount in current-payment status at the end of 1951, by type of benefit and by age, sex, and race of beneficiary—Continued

[Corrected to June 18, 1952]

Age <sup>1</sup> and sex	Awarded <sup>2</sup> 1951				In current-payment status, <sup>4</sup> Dec. 31, 1951			
	Total		Nonwhite <sup>3</sup>		Total		Nonwhite <sup>3</sup>	
	Number	Average monthly amount	Number	Average monthly amount	Number	Average monthly amount	Number	Average monthly amount
Child's benefits—Continued								
Children of retired workers...	40,958	\$11.02	5,742	\$8.57	67,753	\$13.37	9,369	\$10.26
0.....	232	10.42	43	8.49	205	10.37	38	8.64
1.....	524	9.07	112	7.70	640	9.04	130	7.70
2.....	516	8.26	110	6.64	796	9.44	161	7.94
3.....	633	8.34	119	6.82	1,072	9.98	206	8.58
4.....	747	8.37	177	7.08	1,410	10.51	304	8.46
5.....	931	8.77	175	7.21	1,720	10.65	316	9.06
6.....	1,019	8.91	192	6.52	2,007	10.90	359	8.37
7.....	1,174	8.98	212	7.53	2,333	11.46	388	9.20
8.....	1,355	9.74	257	6.96	2,591	11.79	468	8.97
9.....	1,496	9.81	241	7.14	2,878	11.76	468	9.05
10.....	1,744	9.63	285	7.32	3,332	11.89	533	9.30
11.....	2,066	10.29	330	8.01	3,972	12.22	601	9.73
12.....	2,471	10.65	355	8.10	4,614	12.82	646	10.53
13.....	3,086	11.04	445	8.44	5,807	13.27	762	10.20
14.....	3,492	11.87	436	8.80	6,748	13.89	796	10.86
15.....	4,319	12.48	534	9.62	8,116	14.66	962	11.18
16.....	5,150	13.28	618	10.11	9,413	15.16	1,066	11.94
17.....	5,775	13.77	649	10.12	10,099	15.21	1,165	11.87
18 and over <sup>5</sup> .....	4,228	13.14	452	9.83				
Children of deceased workers	180,542	25.57	22,820	18.51	778,494	28.05	93,423	20.40
0.....	3,944	26.72	535	20.39	3,914	26.78	534	20.47
1.....	7,030	26.00	1,085	20.21	9,162	26.72	1,392	20.49
2.....	7,431	25.35	1,132	19.40	13,972	27.0	2,083	20.61
3.....	8,379	25.51	1,195	19.33	19,526	27.51	2,856	20.92
4.....	9,699	25.34	1,284	18.55	26,764	27.88	3,689	21.01
5.....	9,717	24.77	1,228	18.17	30,877	27.32	4,191	20.46
6.....	9,748	25.21	1,179	17.33	36,758	27.40	4,599	19.69
7.....	11,689	26.22	1,235	17.91	48,069	27.91	5,390	19.97
8.....	12,398	26.31	1,277	18.06	56,408	28.11	6,135	19.95
9.....	11,403	25.24	1,321	18.28	57,138	27.77	6,516	20.00
10.....	10,172	24.13	1,238	17.13	55,007	26.99	6,824	19.42
11.....	10,231	24.10	1,295	17.55	56,382	26.91	7,035	19.45
12.....	10,565	24.09	1,331	17.29	57,701	27.06	7,102	19.34
13.....	11,426	24.74	1,350	17.52	61,193	27.75	7,065	19.57
14.....	11,475	25.25	1,365	18.09	61,560	28.25	7,288	20.30
15.....	12,133	25.86	1,385	18.37	62,864	29.16	7,093	21.22
16.....	12,522	26.61	1,368	19.64	62,915	29.89	6,964	22.36
17.....	12,230	27.38	1,337	20.35	58,284	29.94	6,697	22.54
18 and over <sup>5</sup> .....	7,390	27.53	680	20.23				
Widow's benefits								
Total.....	89,324	\$34.90	3,268	\$27.76	384,011	\$36.04	11,781	\$28.74
65.....	27,739	36.79	782	29.43	26,995	36.93	769	29.50
66.....	11,763	34.71	465	29.17	32,427	37.07	920	29.95
67.....	6,986	34.12	377	27.85	33,512	36.99	1,133	29.34
68.....	5,733	34.20	261	26.59	32,255	36.96	1,054	29.65
69.....	5,338	34.53	264	27.42	31,765	36.72	1,135	29.51
70.....	4,665	34.15	192	25.79	29,544	36.33	1,028	28.78
71.....	4,274	34.02	161	28.58	28,872	36.03	1,045	28.90
72.....	3,838	34.14	189	26.48	26,016	35.82	865	28.17
73.....	3,364	33.77	126	26.84	23,898	35.68	730	28.49
74.....	2,973	33.60	96	26.24	21,387	35.34	596	28.27
75.....	2,684	33.71	87	26.04	19,916	35.07	597	27.49
76.....	2,237	33.21	78	24.08	16,792	34.85	518	27.38
77.....	1,827	32.47	66	25.26	13,998	34.89	376	27.26
78.....	1,381	33.44	30	25.50	11,105	34.81	252	28.48
79.....	1,218	33.26	28	22.71	9,295	34.66	227	26.77
80-84.....	2,734	32.81	62	23.44	21,715	34.74	422	27.20
85-89.....	475	31.77	13	24.83	4,087	34.37	95	26.48
90-94.....	5 <sup>6</sup>	36.10	2	37.30	423	34.42	11	23.88
95 and over.....	9	32.42	0	0	29	32.52	1	18.30

See footnotes at end of table.

**Table 21.—Individual beneficiaries and benefits: Number and average monthly amount of benefits awarded in 1951, and number and average monthly amount in current-payment status at the end of 1951, by type of benefit and by age, sex, and race of beneficiary—Continued**

[Corrected to June 18, 1952]

Age <sup>1</sup> and sex	Awarded <sup>2</sup> 1951				In current-payment status, <sup>4</sup> Dec. 31, 1951			
	Total		Nonwhite <sup>3</sup>		Total		Nonwhite <sup>3</sup>	
	Number	Average monthly amount	Number	Average monthly amount	Number	Average monthly amount	Number	Average monthly amount
<b>Widower's benefits</b>								
Total.....	267	\$29.65	10	\$20.55	254	\$30.03	11	\$23.21
65-69.....	90	29.33	7	22.04	90	29.67	8	25.51
70-74.....	84	29.21	2	10.25	71	30.44	2	10.25
75-79.....	64	30.30	1	30.70	62	30.51	1	30.70
80 and over.....	29	30.51	0	0	31	29.19	0	0
<b>Mother's benefits</b>								
Total.....	78,323	\$32.22	7,128	\$24.14	203,782	\$33.25	21,302	\$26.04
Under 20.....	506	34.83	92	31.12	550	34.30	124	31.70
20.....	435	35.32	62	30.05	521	34.37	120	30.73
21.....	630	34.71	91	2.22	802	33.74	179	30.36
22.....	776	34.18	116	29.24	1,017	34.11	234	30.64
23.....	968	33.39	150	29.67	1,365	33.02	335	30.07
24.....	1,238	32.89	181	26.86	1,510	32.55	410	28.79
25.....	1,386	33.23	198	27.60	2,119	32.47	447	28.82
26.....	1,565	32.44	212	27.27	2,554	31.97	535	28.19
27.....	1,760	32.34	212	25.76	3,265	31.54	585	26.91
28.....	1,933	32.02	215	25.92	3,693	31.44	655	26.94
29.....	2,044	31.74	248	25.73	4,178	30.96	727	26.59
30.....	2,237	31.47	227	24.14	4,703	30.52	690	25.37
31.....	2,237	30.78	238	23.50	4,961	30.54	752	24.93
32.....	2,233	30.33	264	22.92	5,014	30.05	755	25.16
33.....	2,437	30.11	303	22.92	5,770	29.93	851	24.35
34.....	2,508	30.01	271	23.07	5,979	29.66	809	23.79
35.....	2,545	30.33	245	22.16	6,195	30.03	728	23.77
36.....	2,683	29.80	237	22.20	6,369	30.10	721	24.51
37.....	3,000	29.96	271	21.68	7,010	30.22	786	23.70
38.....	3,833	30.36	267	22.42	7,077	30.77	788	24.73
39.....	3,072	30.49	263	22.04	7,522	31.33	797	24.50
40.....	2,907	30.84	236	21.15	7,182	31.96	706	21.96
41.....	3,178	31.54	273	21.50	8,068	32.33	785	24.35
42.....	2,879	31.96	235	22.96	7,708	33.20	694	25.05
43.....	2,950	32.54	202	20.28	7,990	33.88	603	24.80
44.....	2,799	33.26	176	23.04	7,551	34.31	594	26.32
45.....	2,741	33.17	204	21.36	7,670	34.65	595	25.02
46.....	2,620	32.97	190	22.23	7,571	34.95	623	25.55
47.....	2,330	33.38	133	25.09	7,377	35.52	564	26.88
48.....	2,222	34.33	139	25.28	7,029	35.74	493	26.82
49.....	2,191	34.23	140	23.42	6,969	35.90	513	26.70
50.....	1,813	33.91	118	24.15	5,887	35.83	415	26.68
51.....	1,989	33.51	172	25.84	6,971	35.47	613	27.31
52.....	1,335	34.35	90	25.11	5,131	36.11	332	28.10
53.....	1,465	35.01	78	24.32	5,467	36.13	361	27.97
54.....	1,198	34.62	77	26.23	4,418	36.30	272	27.33
55.....	1,081	34.24	61	24.61	4,314	36.44	272	27.55
56.....	979	34.66	69	27.31	3,752	36.05	257	28.75
57.....	711	35.21	47	27.38	2,799	36.59	180	28.32
58.....	611	34.48	40	28.13	2,352	36.40	152	29.53
59.....	473	34.83	34	26.27	1,788	36.10	120	28.41
60-64.....	795	34.58	47	26.95	2,818	36.27	172	29.17
65 and over.....	30	34.59	2	22.80	196	35.28	18	30.52
<b>Parent's benefits</b>								
Total.....	6,147	\$36.02	459	\$32.47	19,331	\$36.68	1,776	\$31.91
65.....	811	35.45	80	32.40	780	35.54	79	32.35
66.....	615	34.97	67	29.28	1,009	35.33	103	30.19
67.....	445	35.20	40	34.82	1,069	35.68	105	33.45
68.....	425	35.62	35	32.63	1,094	35.85	103	32.12
69.....	377	36.04	31	32.99	1,153	35.52	142	32.83

See footnotes at end of table.



**Table 21.—Individual beneficiaries and benefits: Number and average monthly amount of benefits awarded in 1951, and number and average monthly amount in current-payment status at the end of 1951, by type of benefit and by age, sex, and race of beneficiary—Continued**

[Corrected to June 18, 1952]

Age <sup>1</sup> and sex	Awarded <sup>2</sup> 1951				In current-payment status, <sup>4</sup> Dec. 31, 1951			
	Total		Nonwhite <sup>3</sup>		Total		Nonwhite <sup>3</sup>	
	Number	Average monthly amount	Number	Average monthly amount	Number	Average monthly amount	Number	Average monthly amount
Parent's benefits—Continued								
70.....	336	35.83	28	33.91	1,116	35.79	134	32.89
71.....	359	35.82	24	29.67	1,172	35.94	128	31.63
72.....	293	35.00	16	31.73	1,084	36.28	112	32.71
73.....	262	35.50	15	31.09	1,032	36.24	99	31.94
74.....	268	35.52	18	32.36	1,004	36.43	100	31.38
75.....	243	36.58	15	30.79	961	36.67	81	32.00
76.....	210	36.71	15	31.47	906	36.73	92	31.09
77.....	191	35.44	4	22.58	855	36.52	63	30.69
78.....	184	37.59	11	34.41	795	37.49	69	32.43
79.....	161	36.27	10	29.32	814	37.52	57	30.26
80-84.....	606	37.59	30	35.31	2,768	37.96	206	31.32
85-89.....	256	38.93	16	36.39	1,259	38.96	75	32.03
90-94.....	89	37.42	0	0	377	39.18	16	34.65
95 and over.....	16	37.30	1	46.80	74	37.35	12	29.01
Male.....	1,362	33.47	92	31.22	3,563	34.81	333	31.57
65.....	122	31.38	15	29.81	117	31.39	15	29.81
66.....	110	30.96	7	23.46	151	31.55	11	28.12
67.....	102	31.95	5	26.80	194	33.91	19	35.29
68.....	94	33.10	9	30.58	176	33.47	17	32.82
69.....	99	34.69	6	33.63	204	33.00	26	33.07
70.....	91	35.05	9	34.63	222	35.34	25	34.42
71.....	73	34.88	9	32.31	196	34.37	24	33.39
72.....	78	33.56	1	15.00	197	34.40	16	31.09
73.....	64	30.76	4	33.25	179	34.65	16	30.32
74.....	67	33.02	2	40.15	198	34.35	14	32.10
75.....	62	34.31	1	33.30	180	36.06	13	35.30
76.....	49	32.43	2	34.65	176	33.40	15	33.03
77.....	63	30.84	3	14.90	187	32.74	20	28.00
78.....	50	34.32	2	33.20	136	35.05	7	33.71
79.....	45	33.25	4	31.45	180	36.32	17	30.04
80-84.....	139	36.71	11	31.24	560	36.51	57	30.70
85-89.....	38	38.49	1	39.30	243	37.81	17	30.51
90-94.....	15	34.99	0	0	58	38.37	2	35.30
95 and over.....	1	46.80	1	46.80	9	40.14	2	37.05
Female.....	4,785	36.75	367	32.78	15,768	37.11	1,443	31.92
65.....	689	36.17	65	33.00	672	36.27	64	32.95
66.....	505	35.84	60	29.96	858	35.99	92	30.43
67.....	343	36.16	35	34.53	875	36.07	86	33.04
68.....	331	36.34	26	33.34	918	36.31	86	31.98
69.....	278	36.52	28	32.85	949	36.06	116	32.77
70.....	245	36.11	19	33.56	894	35.90	109	32.54
71.....	286	36.06	15	28.09	976	36.25	104	31.23
72.....	215	35.52	15	32.85	887	36.70	96	32.98
73.....	198	37.03	11	30.31	853	36.57	83	32.25
74.....	201	36.35	16	31.38	806	36.93	86	31.26
75.....	181	37.36	14	37.01	781	36.81	68	31.36
76.....	161	38.01	13	30.98	730	37.54	77	30.71
77.....	128	37.70	1	45.00	668	37.58	43	31.93
78.....	134	38.81	9	34.08	659	37.99	62	32.29
79.....	116	37.44	6	27.90	634	37.86	40	30.36
80-84.....	467	37.86	19	37.67	2,208	38.33	149	31.56
85-89.....	218	39.01	15	36.19	1,016	39.23	58	32.47
90-94.....	74	37.91	0	0	319	39.33	14	34.56
95 and over.....	15	36.67	0	0	65	30.96	10	27.40

<sup>1</sup> Age at birthday in 1951.

<sup>2</sup> Without adjustment for changes in number or amount, for terminations, or for payments withheld at time of award.

<sup>3</sup> Mexican included with white.

<sup>4</sup> Beneficiaries actually receiving benefits.

<sup>5</sup> Includes awards to wives aged 65 or 66 at birthday in 1951, where the first month of entitlement to benefits preceded the month of attainment of age 65.

<sup>6</sup> Since the benefit amounts for children of retired and deceased workers are based on different proportions of the primary insurance amount, the average monthly amounts for combined child's benefits are not meaningful.

<sup>7</sup> Includes awards (delayed pending receipt of evidence) to children aged 19 or over at birthday in 1951, where the first month of entitlement to benefits preceded the month of attainment of age 18.

**Table 22.—Individual beneficiaries and benefits: Number and monthly amount of benefits terminated in 1951, by type of benefit and reason for termination**

[Corrected to July 28, 1952]

Reason for termination	Total		Old-age		Wife's or husband's		Child's		Widow's or widower's		Mother's		Parent's	
	Number	Monthly amount	Number	Monthly amount	Number	Monthly amount	Number	Monthly amount	Number	Monthly amount	Number	Monthly amount	Number	Monthly amount
Total.....	354,282	\$11,873,982	141,665	\$6,133,284	73,706	\$1,628,777	82,516	\$2,196,567	17,999	\$624,270	37,016	\$1,240,433	1,380	\$50,651
Death of beneficiary.....	185,063	7,358,818	141,406	6,125,551	24,740	566,112	751	19,094	15,848	565,180	990	33,790	1,328	49,091
Death of husband.....	40,259	916,515			40,259	916,515								
Marriage, remarriage, divorce, or adoption of beneficiary.....	22,987	657,025			216	3,093	7,111	167,206	1,044	34,628	14,601	450,628	15	570
Marriage, death, or adoption of last entitled child.....	1,675	47,177			392	5,114					1,283	42,063		
Attainment of age 18 by beneficiary.....	73,576	1,986,235					73,576	1,986,235						
Attainment of age 18 by last entitled child.....	25,112	796,240			5,157	88,132					19,955	708,108		
Entitlement to equal or larger benefits.....	4,500	84,260			2,832	46,871	602	13,508	963	21,412	49	1,854	24	615
Entitlement to other benefit based on military service or entitlement to annuity payable by Railroad Retirement Board.....	236	6,125					133	3,262	68	1,826	33	967	2	70
Other.....	874	21,587	259	7,733	110	2,040	343	7,262	46	1,224	105	3,023	11	305

**Table 23.—Family benefits in current-payment status: Percentage distribution of retired worker families by monthly amount of family benefit in current-payment status at end of 1951 and by eligibility status<sup>1</sup> of retired worker**

[Based on 10-percent sample; average benefits shown to the nearest 10 cents; data corrected to July 9, 1952]

Monthly family benefit amount	Retired worker only						Retired worker and wife aged 65 or over			Retired worker and 1 child			Retired worker, wife under age 65, and 1 child		
	Male			Female											
	Total	1939 eligibles	New eligibles	Total	1939 eligibles	New eligibles	Total	1939 eligibles	New eligibles	Total	1939 eligibles	New eligibles	Total	1939 eligibles	New eligibles
Total number <sup>2</sup> .....	1,161,839	893,596	268,244	456,317	277,751	178,566	613,837	536,298	77,539	8,182	5,946	2,236	18,917	12,133	6,784
Total percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
\$20.00.....	16.8	5.9	53.1	26.7	12.6	74.3									
20.10-24.90.....	4.2	2.5	9.6	7.2	6.1	9.9									
25.00-29.90.....	4.2	3.0	8.1	6.2	6.4	5.8									
30.00-34.90.....	5.4	4.5	8.7	7.6	9.4	4.5	13.9	6.7	63.7	21.1	5.6	62.2			
35.00-39.90.....	7.6	7.2	8.8	8.6	11.9	3.3	2.2	1.6	5.9	3.2	2.5	5.0			
40.00-44.90.....	11.2	12.4	7.1	11.9	18.3	1.7	2.1	1.6	5.1	2.6	1.7	5.0	27.2	5.9	65.1
45.00-49.90.....	10.8	13.4	2.2	9.0	14.4	0.6	2.7	2.3	5.0	3.2	2.8	4.1	2.5	1.5	4.3
50.00-54.90.....	12.6	16.1	1.0	7.3	11.9	0.3	3.4	3.2	5.0	4.6	3.9	6.2	3.7	2.3	6.3
55.00-59.90.....	12.2	15.7	0.6	3.4	5.6	0.1	5.2	5.4	5.4	5.7	5.5	6.2	4.4	3.3	6.3
60.00-64.90.....	9.3	12.0	0.4	1.4	2.3	0.1	6.9	7.2	4.4	8.3	9.3	5.8	5.2	4.0	7.4
65.00-69.90 <sup>12</sup> .....	5.7	7.3	0.3	0.7	1.1	(13)	6.6	7.3	1.9	8.2	10.3	2.9	5.5	6.6	3.5
70.00-74.90.....							7.1	8.0	1.0	5.9	7.9	0.8	5.4	6.9	2.6
75.00-79.90.....							8.4	9.6	0.6	7.2	9.8	0.4	5.9	8.5	1.3
80.00-84.90.....							10.1	11.5	0.4	8.5	11.5	0.4	1.8	2.7	0.2
85.00-89.90.....							9.7	11.1	0.3	9.0	12.5	(13)	2.1	3.0	0.6
90.00-94.90.....							8.6	9.8	0.5	6.3	8.5	0.4	2.4	3.5	0.5
95.00-99.90.....							7.4	8.4	0.5	3.7	4.9	0.4	2.9	4.6	(13)
100.00-104.90 <sup>14</sup> .....							5.6	6.4	0.3	2.4	3.3	(13)	2.4	3.6	0.2
105.00-109.90.....													3.0	4.6	0.2
110.00-114.90.....													4.8	7.4	0.3
115.00-119.90.....													6.1	9.1	0.6
120.00-124.90.....													4.9	7.6	(13)
125.00-129.90.....													4.7	7.2	0.3
130.00-134.90.....													3.1	4.8	0.2
135.00-137.10.....													1.9	2.9	0.2
Average monthly amount per family.....	\$43.20	\$48.20	\$26.40	\$33.00	\$39.70	\$22.60	\$70.20	\$74.80	\$38.70	\$63.30	\$72.50	\$39.10	\$60.40	\$72.30	\$39.10

<sup>1</sup> 1939 eligibles are persons who had sufficient quarters of coverage to qualify for old-age benefits under the insured-status provisions in the 1939 amendments; new eligibles are persons who qualified for old-age benefits solely as a result of the liberalized insured-status provisions in the 1950 amendments.

<sup>2</sup> Families with retired worker and wife under age 65 only (benefits of child or children were being withheld); with retired worker and husband; with retired worker, wife aged 65 or over, and 1 or more children; with retired worker and 2 or more children; or with retired worker, wife under age 65, and 2 or more children are not shown because there are too few cases in sample.

<sup>3</sup> 11.9 percent at \$30 minimum.

<sup>4</sup> 5.3 percent at \$30 minimum.

<sup>5</sup> 57.3 percent at \$30 minimum.

<sup>6</sup> 15.6 percent at \$30 minimum.

<sup>7</sup> 3.6 percent at \$30 minimum.

<sup>8</sup> 58.1 percent at \$30 minimum.

<sup>9</sup> 19.0 percent at \$40 minimum.

<sup>10</sup> 4.6 percent at \$40 minimum.

<sup>11</sup> 44.7 percent at \$40 minimum.

<sup>12</sup> For retired worker only families, \$68.50 maximum.

<sup>13</sup> Less than 0.05 percent.

<sup>14</sup> For retired worker and wife aged 65 or over and retired worker and 1 child families, \$102.80 maximum.



**Table 24.—Family benefits in current-payment status: Percentage distribution of survivor beneficiary families by monthly amount of family benefit in current-payment status at the end of 1951**

[Based on 10-percent sample; average benefits shown to the nearest 10 cents; data corrected to July 9, 1952]

Monthly family benefit amount	Widowed mother and children			Children only				Aged widow	1 aged parent
	1 child	2 children	3 or more children	1 child	2 children	3 children	4 or more children		
Total number <sup>1</sup>	91,851	60,586	48,508	141,133	54,336	19,909	20,485	383,777	16,503
Total percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Less than \$15.00				.2				<sup>2</sup> 2.3	<sup>3</sup> 1.3
\$15.00-19.99				7.7				8.7	4.6
20.00-24.99				4.7	.2			4.7	3.0
25.00-29.99	.2			9.8	6.4			8.5	7.9
30.00-34.99	4.4			16.9	2.3			14.3	17.8
35.00-39.99	1.2			23.3	2.4	7.8		19.0	24.7
40.00-44.99	1.4	6.7	10.8	25.5	3.8	3.4	13.0	21.3	26.8
45.00-49.99	1.6	1.7	1.5	9.8	6.2	2.8	2.6	15.6	11.9
50.00-54.99	2.4	2.0	2.7	<sup>4</sup> 2.1	9.3	3.2	3.4	<sup>5</sup> 5.6	<sup>6</sup> 2.0
55.00-59.99	4.2	2.3	3.0		9.4	3.2	4.3		
60.00-64.99	6.4	5.6	5.9		11.5	8.1	8.0		
65.00-69.99	6.6	5.7	7.4		14.2	8.3	7.9		
70.00-74.99	8.2	6.6	7.0		18.1	7.8	9.8		
75.00-79.99	11.3	8.1	8.9		9.9	11.1	9.0		
80.00-84.99	13.4	3.5	3.3		5.4	3.4	4.1		
85.00-89.99	13.2	3.2	3.3		4.8	3.7	3.7		
90.00-94.99	10.6	2.8	3.0			7.9	3.1		
95.00-99.99	9.0	3.5	3.6			11.4	2.9		
100.00-104.99	<sup>7</sup> 6.1	3.4	3.0			9.9	3.2		
105.00-109.99		3.2	3.5			4.3	3.4		
110.00-114.99		8.0	3.6			2.7	3.4		
115.00-119.99		10.0	3.7			1.0	4.0		
120.00-124.99		8.5	3.6			<sup>8</sup> 1.1	3.2		
125.00-129.99		6.7	2.8				2.5		
130.00-134.99		5.3	3.1				1.8		
135.00-139.99		<sup>9</sup> 2.7	3.1				2.6		
140.00-144.99			2.8				2.0		
145.00-149.99			2.4				.8		
150.00			8.2				.8		
Average monthly amount per family	\$77.30	\$93.80	\$92.00	\$35.80	\$60.80	\$77.40	\$81.70	\$36.00	\$38.80

<sup>1</sup> Families with widower, with widower and 1 or more children, with widowed mother only, with divorced wife and 1 or more children, or with 2 parents are not shown because there are too few cases in sample.

<sup>2</sup> Widow's or parent's benefit reduced to less than \$15 by old-age benefit to

which widow or parent was concurrently entitled.

<sup>3</sup> \$51.40 maximum possible.

<sup>4</sup> \$102.80 maximum possible.

<sup>5</sup> \$137.20 maximum possible.

<sup>6</sup> \$85.80 maximum possible.

<sup>7</sup> \$120.00 maximum possible.

**Table 25.—Family benefit awards: Workers and beneficiaries represented in monthly benefit awards to retired workers and their dependents in 1951 and average monthly amount of benefits awarded, by eligibility status, sex, and marital status of worker and family classification of beneficiaries**

[Initial entitlements only. Based partly on 20-percent sample of workers represented in 1951 awards; figures in italics based on data for less than 100 workers in sample and may be unreliable because of the large probable sampling error. Data corrected to July 28, 1952]

Sex and marital status of retired worker and family classification of beneficiaries	Total				1939 eligibles <sup>1</sup>				New eligibles <sup>1</sup>			
	Number of workers	Number of beneficiaries	Average primary insurance amount	Average monthly amount per family	Number of workers	Number of beneficiaries	Average primary insurance amount	Average monthly amount per family	Number of workers	Number of beneficiaries	Average primary insurance amount	Average monthly amount per family
Total	702,984	875,664	\$37.53		361,437	458,308	\$49.17		341,547	417,356	\$25.22	
Married male worker	358,358	526,142	41.72	\$50.03	207,255	302,060	52.40	\$62.99	151,103	224,082	27.05	\$32.24
Worker only	220,978	220,978	42.28	42.28	124,552	124,552	53.57	53.57	96,426	96,426	27.70	27.70
Worker and wife aged 65 or over	116,895	233,700	41.43	61.73	74,055	148,110	50.50	75.24	42,840	85,680	25.64	38.37
Worker and 1 child	1,927	3,854	37.92	56.84	851	1,702	51.45	77.16	1,076	2,152	27.21	40.77
Worker and 2 or more children	1,241	4,766	33.69	<sup>2</sup> 60.63	475	1,845	46.67	<sup>3</sup> 83.51	766	2,911	25.35	<sup>4</sup> 46.25
Worker, wife under age 65, and 1 or more children	17,155	62,253	37.16	<sup>5</sup> 69.03	7,225	25,560	51.68	<sup>6</sup> 98.00	9,930	36,693	26.75	<sup>7</sup> 48.26
Worker, wife aged 65 or over, and 1 or more children	<i>192</i>	<i>511</i>	<i>44.09</i>	<i><sup>8</sup>78.51</i>	<i>87</i>	<i>291</i>	<i>50.89</i>	<i><sup>9</sup>90.76</i>	<i>65</i>	<i>220</i>	<i>35.95</i>	<i><sup>10</sup>60.83</i>
Nonmarried male worker	163,008	166,375	37.31	37.69	88,509	89,703	47.20	47.47	74,499	76,672	25.57	25.86
Worker only	160,853	160,853	37.33	37.33	87,693	87,693	47.17	47.17	73,160	73,160	25.54	25.54
Worker and 1 child	1,436	2,872	36.81	55.20	585	1,170	50.56	70.32	851	1,702	27.16	40.09
Worker and 2 or more children	719	2,650	34.72	<sup>11</sup> 61.56	251	840	49.74	<sup>12</sup> 88.40	488	1,810	27.54	<sup>13</sup> 45.72
Female worker	181,618	183,147	29.49	29.64	65,673	66,545	41.61	41.88	115,945	116,602	22.02	22.70
Worker only	180,094	180,094	29.42	29.42	64,801	64,801	41.57	41.57	115,293	115,293	22.59	22.59
Worker and aged dependent husband	1,438	2,876	38.88	56.61	862	1,724	45.13	65.19	576	1,152	29.52	43.78
Worker and 1 or more children	81	162	27.46	<sup>14</sup> 41.22	10	20	35.50	<sup>15</sup> 53.30	71	142	26.32	<sup>16</sup> 39.53
Worker, aged dependent husband and 1 or more children	5	15	20.40	<sup>17</sup> 40.00	0	0	0	0	5	15	20.40	<sup>18</sup> 40.00

<sup>1</sup> 1939 eligibles are persons who had sufficient quarters of coverage to qualify for old-age benefits under the insured-status provisions of the 1939 amendments; new eligibles are persons who qualified for old-age benefits solely as a result of

the liberalized insured-status provisions of the 1950 amendments.

<sup>2</sup> Single, widowed, divorced, and unknown marital status.

<sup>3</sup> Average varied according to the number of persons entitled.

**Table 26.—Family benefit awards: Workers and beneficiaries represented in survivor monthly benefit awards in 1951 and average monthly amount of benefits awarded, by sex and marital status of deceased worker and family classification of beneficiaries**

[Initial entitlements only. Based on 20-percent sample of workers represented in 1951 awards; figures in italics based on data for less than 100 workers in sample and may be unreliable because of the large probable sampling error. Data corrected to Aug. 13, 1952]

Sex and marital status of deceased worker and family classification of beneficiaries	Number of workers	Number of beneficiaries	Average primary insurance amount	Average monthly amount per family
<b>Total</b> .....	155,053	308,180	\$47.79	-----
<b>Married male worker</b> .....	139,100	284,260	48.20	\$59.90
Aged widow.....	56,737	56,737	47.03	34.13
Widowed mother only <sup>1</sup> .....	1,722	1,722	43.34	31.42
Divorced wife only <sup>1</sup> .....	5	5	51.00	25.60
Widowed mother and 1 child.....	31,025	62,050	50.25	76.11
Widowed mother and 2 children.....	19,749	59,247	50.46	95.25
Widowed mother and 3 or more children.....	17,615	84,783	46.91	<sup>2</sup> 91.96
Divorced wife and 1 or more children.....	10	25	62.20	<sup>2</sup> 106.30
Widowed mother, divorced wife, and 1 or more children.....	14	70	61.57	<sup>2</sup> 118.86
1 child only.....	7,930	7,930	48.51	36.42
2 children.....	2,533	5,066	47.31	59.23
3 children.....	900	2,700	44.67	74.63
4 or more children.....	860	3,934	42.10	<sup>2</sup> 75.58
<b>Nonmarried <sup>3</sup> male worker</b> .....	10,117	14,878	48.35	45.04
Divorced wife and 1 or more children.....	24	78	46.64	<sup>2</sup> 90.79
1 child only.....	3,860	3,860	47.70	35.79
2 children.....	1,527	3,054	46.98	58.76
3 children.....	640	1,920	45.30	76.71
4 or more children.....	452	2,049	42.88	<sup>2</sup> 77.37
1 aged dependent parent.....	3,311	3,311	50.95	36.51
2 aged dependent parents.....	303	606	49.57	71.75
<b>Female worker</b> .....	5,836	9,033	37.21	35.02
Aged dependent widower.....	255	255	44.02	29.78
Aged dependent widower and 1 or more children.....	12	24	42.58	<sup>2</sup> 54.60
1 child only.....	3,012	3,012	37.13	27.87
2 children.....	1,193	2,386	33.70	42.19
3 children.....	393	1,179	32.29	53.67
4 or more children.....	333	1,491	28.05	<sup>2</sup> 48.35
1 aged dependent parent.....	590	590	48.92	36.38
2 aged dependent parents.....	48	96	47.92	71.94

<sup>1</sup> Child or children had been entitled to child's benefits before death of old-age beneficiary. Since such entitlement was not terminated by his death, no child's survivor benefit was awarded under initial entitlement.

<sup>2</sup> Average varied according to number of persons entitled.

<sup>3</sup> Single, widowed, divorced, and unknown, marital status.

**Table 27.—Family benefits in current-payment status: Number of families and beneficiaries in receipt of benefits and average monthly benefit in current-payment status at end of 1951, by family group and eligibility status of retired worker**

[Based partly on 10-percent sample; average benefits shown to the nearest 10 cents; figures in italics based on data for less than 100 families in sample and may be unreliable because of the large probable sampling error. Data corrected to July 15, 1952]

Sex and eligibility status <sup>1</sup> of retired worker and family classification of beneficiaries	Number of families (in thousands)	Number of beneficiaries (in thousands)	Average monthly amount per family
<b>Total</b> .....	3,120.3	4,379.0	-----
<b>Retired worker families</b> .....	2,278.5	2,993.1	-----
1939 eligibles.....	1,738.2	2,336.5	-----
New eligibles.....	540.3	656.6	-----
<b>Worker only</b> .....	1,618.2	1,618.2	\$40.20
1939 eligibles.....	1,171.3	1,171.3	46.20
New eligibles.....	446.8	446.8	24.90
<b>Male</b> .....	1,161.8	1,161.8	43.20
1939 eligibles.....	893.6	893.6	48.20
New eligibles.....	268.2	268.2	26.40
<b>Female</b> .....	456.3	456.3	33.00
1939 eligibles.....	277.8	277.8	39.70
New eligibles.....	178.6	178.6	22.60
<b>Worker and wife aged 65 or over</b> .....	613.8	1,227.7	70.20
1939 eligibles.....	536.3	1,072.6	74.80
New eligibles.....	77.5	155.1	38.70
<b>Worker and wife under age 65 <sup>2</sup></b> .....	.4	.9	61.40
1939 eligibles.....	.3	.5	82.80
New eligibles.....	.2	.4	33.30
<b>Worker and aged dependent husband</b> .....	3.0	6.0	62.00
1939 eligibles.....	2.5	5.0	66.00
New eligibles.....	.5	1.0	43.40
<b>Worker and 1 child</b> .....	8.2	16.4	63.30
1939 eligibles.....	5.9	11.9	72.50
New eligibles.....	2.2	4.5	39.10
<b>Worker and 2 or more children</b> .....	5.2	17.9	70.90
1939 eligibles.....	4.1	13.4	78.50
New eligibles.....	1.2	4.5	45.50
<b>Worker, wife aged 65 or over, and 1 or more children</b> .....	.7	2.1	80.30
1939 eligibles.....	.5	1.6	87.00
New eligibles.....	.2	.5	53.10
<b>Worker, wife under age 65, and 1 or more children</b> .....	28.9	104.1	70.70
1939 eligibles.....	17.3	60.2	93.00
New eligibles.....	11.6	43.8	48.30
<b>Survivor families</b> .....	841.8	1,385.9	-----
Aged widow.....	353.8	353.8	36.00
Aged dependent widower.....	.2	.2	30.00
Aged dependent widower and 1 or more children.....	(3)	(3)	59.40
Widowed mother only <sup>3</sup> .....	3.0	3.0	36.20
Widowed mother and 1 child.....	91.9	183.7	77.30
Widowed mother and 2 children.....	60.6	181.8	93.80
Widowed mother and 3 or more children.....	48.5	218.6	92.00
Divorced wife and 1 or more children.....	.1	.3	92.90
1 child only.....	141.1	141.1	35.80
2 children.....	54.3	108.7	60.80
3 children.....	19.9	59.7	77.40
4 or more children.....	20.5	85.6	81.70
1 aged dependent parent.....	16.5	16.5	35.80
2 aged dependent parents.....	1.4	2.8	71.80

<sup>1</sup> 1939 eligibles are persons who had sufficient quarters of coverage to qualify for old-age benefits under the insured-status provisions of the 1939 amendments; new eligibles are persons who qualified for old-age benefits solely as a result of the liberalized insured-status provisions of the 1950 amendments.

<sup>2</sup> Benefits of child or children being withheld.

<sup>3</sup> Less than 50.



**Table 28.—Old-age benefit awards: Number, percentage distribution, and average monthly amount of benefits awarded in 1951, by eligibility status,<sup>1</sup> age, and sex of beneficiary**

[Based partly on a 20-percent sample; data corrected to May 15, 1952]

Age <sup>2</sup>	Total			Male			Female		
	Number	Percent	Average monthly amount	Number	Percent	Average monthly amount	Number	Percent	Average monthly amount
<b>Total</b> .....	702,984	100	\$37.54	521,366	100	\$40.34	181,618	100	\$29.49
65-69.....	464,167	66	38.40	332,066	64	41.89	132,101	73	29.61
70-74.....	149,281	21	32.99	112,929	22	34.89	36,352	20	27.08
75-79.....	68,966	10	41.02	58,397	11	42.15	10,569	6	34.74
80 and over.....	20,570	3	39.49	17,974	3	40.04	2,596	1	35.65
<b>1939 eligibles</b>									
<b>Total</b> .....	361,437	100	\$49.17	295,764	100	\$50.84	65,673	100	\$41.61
65-69.....	213,856	59	52.54	172,907	58	54.56	40,949	62	44.02
70-74.....	65,216	18	46.95	52,228	18	49.03	12,988	20	38.57
75-79.....	61,795	17	43.04	52,655	18	44.12	9,140	14	36.84
80 and over.....	20,570	6	39.49	17,974	6	40.04	2,596	4	35.65
<b>New eligibles</b>									
<b>Total</b> .....	341,547	100	\$25.23	225,602	100	\$26.57	115,945	100	\$22.62
65-69.....	250,311	73	26.31	159,159	71	28.13	91,152	79	23.14
70-74.....	84,065	25	22.16	60,701	27	22.73	23,364	20	20.70
75-79.....	7,171	2	23.54	5,742	3	24.11	1,429	1	21.28

<sup>1</sup> 1939 eligibles are persons who had sufficient quarters of coverage to qualify for old-age benefits under the insured-status provisions in the 1939 amendments; new eligibles are persons who qualified for old-age benefits solely as a result of the liberalized insured-status provisions in the 1950 amendments.

<sup>2</sup> Age at birthday in 1951.

<sup>3</sup> Among persons aged 76, only those reaching their birthday during July-December 1951 can qualify as new eligibles.

**Table 29.—Old-age benefits in current-payment status: Percentage distribution of benefits in current-payment status at the end of 1951, by eligibility status,<sup>1</sup> amount of monthly benefit, and sex of beneficiary**

[Based on 10-percent sample; average benefits shown to the nearest 10 cents; data corrected to July 15, 1952]

Old-age benefit amount	Total			Male			Female		
	Total	1939 eligibles	New eligibles	Total	1939 eligibles	New eligibles	Total	1939 eligibles	New eligibles
<b>Total number</b> .....	2,278,470	1,738,200	540,270	1,819,070	1,457,952	361,118	459,400	280,248	179,152
<b>Total percent</b> .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
\$20.00.....	19.6	6.8	60.7	15.3	5.7	54.0	36.6	12.6	74.2
20.10-24.90.....	4.5	3.0	9.4	3.8	2.4	9.5	7.2	6.0	9.0
25.00-29.90.....	4.3	3.4	7.3	3.8	2.8	8.1	6.2	6.4	5.9
30.00-34.90.....	5.5	5.0	7.2	5.0	4.1	8.4	7.6	9.4	4.8
35.00-39.90.....	7.3	7.7	6.8	7.2	6.9	8.6	8.6	11.9	3.3
40.00-44.90.....	10.9	12.7	5.1	10.7	11.6	6.8	11.9	18.3	1.7
45.00-49.90.....	10.4	13.1	1.6	10.7	12.9	2.1	9.0	14.4	.6
50.00-54.90.....	11.8	15.2	.8	13.0	15.9	1.0	7.4	11.9	.3
55.00-59.90.....	11.3	14.7	.4	13.3	16.4	.6	3.5	5.6	.1
60.00-64.90.....	8.6	11.2	.4	10.5	12.9	.5	1.4	2.3	.1
65.00-69.90.....	5.6	7.3	.2	6.9	8.5	.4	.7	1.1	( <sup>2</sup> )
<b>Average monthly amount</b> .....	\$42.10	\$47.40	\$25.10	\$44.40	\$48.90	\$26.30	\$33.00	\$39.70	\$22.60

<sup>1</sup> 1939 eligibles are persons who had sufficient quarters of coverage to qualify for old-age benefits under the insured-status provisions in the 1939 amendments; new eligibles are persons who qualified for old-age benefits solely as a result of the liberalized insured-status provisions in the 1950 amendments.

<sup>2</sup> Less than 0.05 percent.

**Table 30.—Old-age benefit awards: Percentage distribution of benefits awarded in 1951, by eligibility status,<sup>1</sup> amount of monthly benefit, and sex of beneficiary**

[Based on a 20-percent sample; data corrected to May 23, 1952]

Amount of monthly benefit	Total	Male	Female
<b>Total number</b> .....	702,984	521,366	181,618
<b>Total percent</b> .....	100	100	100
\$20.00.....	34	29	52
20.10-29.90.....	10	9	12
30.00-39.90.....	11	10	11
40.00-49.90.....	15	15	14
50.00-59.90.....	17	19	9
60.00-69.90.....	14	18	2
<b>1939 eligibles</b>			
<b>Total number</b> .....	361,437	295,764	65,673
<b>Total percent</b> .....	100	100	100
\$20.00.....	9	8	12
20.10-29.90.....	5	4	9
30.00-39.90.....	8	6	16
40.00-49.90.....	21	19	34
50.00-59.90.....	31	32	24
60.00-69.90.....	26	31	5
<b>New eligibles</b>			
<b>Total number</b> .....	341,547	225,602	115,945
<b>Total percent</b> .....	100	100	100
\$20.00.....	62	55	74
20.10-29.90.....	16	16	14
30.00-39.90.....	13	16	8
40.00-49.90.....	7	10	3
50.00-59.90.....	1	2	1
60.00-69.90.....	1	1	( <sup>2</sup> )

<sup>1</sup> 1939 eligibles are persons who had sufficient quarters of coverage to qualify for old-age benefits under the insured-status provisions in the 1939 amendments; new eligibles are persons who qualified for old-age benefits solely as a result of the liberalized insured-status provisions in the 1950 amendments.

<sup>2</sup> Less than 0.5 percent.

**Table 31.—Individual beneficiaries and benefits: Number and monthly amount of benefits in current-payment status at end of 1951 and amount of monthly benefits (old-age, supplementary, and survivor) and lump-sum payments certified in 1951, by State**

[In thousands; distribution by State estimated; data corrected to Apr. 28, 1952]

State <sup>1</sup>	Benefits in current-payment status Dec. 31, 1951		Amount of payments certified in 1951				
	Number	Monthly amount	Total	Monthly benefits <sup>2</sup>			Lump-sum payments <sup>3</sup>
				Old-age	Supplementary	Survivor	
Total.....	4,379.0	\$154,791	\$1,941,868	\$1,168,767	\$192,279	\$523,485	\$57,337
Alabama.....	65.5	1,848	23,085	11,596	1,950	8,795	744
Alaska.....	2.2	72	905	611	32	236	26
Arizona.....	18.2	600	7,387	4,114	653	2,433	187
Arkansas.....	35.2	955	11,775	6,697	1,075	3,647	356
California.....	354.8	13,027	162,060	106,587	15,536	35,710	4,227
Colorado.....	35.3	1,189	14,728	9,003	1,492	3,866	367
Connecticut.....	78.9	3,189	40,684	25,616	4,263	9,599	1,206
Delaware.....	10.3	379	4,735	2,908	467	1,221	139
District of Columbia.....	16.4	579	7,312	4,323	571	2,143	275
Florida.....	98.1	3,389	41,362	27,139	4,556	8,748	919
Georgia.....	65.3	1,815	22,568	11,270	1,791	8,697	810
Hawaii.....	10.4	323	4,053	2,391	299	1,286	77
Idaho.....	13.4	410	5,107	3,065	466	1,440	136
Illinois.....	270.3	10,154	128,639	78,471	12,738	33,363	4,067
Indiana.....	126.5	4,387	54,991	32,820	5,818	14,774	1,579
Iowa.....	59.2	1,889	23,476	14,299	2,521	5,978	678
Kansas.....	43.0	1,349	16,928	10,224	1,826	4,380	498
Kentucky.....	69.4	2,071	25,780	13,435	2,360	9,247	738
Louisiana.....	52.1	1,562	19,311	10,299	1,566	6,804	642
Maine.....	38.8	1,311	16,547	10,600	1,692	3,824	431
Maryland.....	61.5	2,185	27,432	15,538	2,479	8,477	938
Massachusetts.....	201.2	7,757	98,412	62,601	10,218	22,780	2,813
Michigan.....	190.9	7,190	90,113	51,624	9,172	26,581	2,736
Minnesota.....	72.1	2,482	30,810	19,102	3,204	7,654	850
Mississippi.....	29.4	752	9,125	4,611	758	3,494	262
Missouri.....	108.1	3,678	46,151	28,713	4,666	11,392	1,380
Montana.....	14.6	486	6,048	3,644	524	1,665	195
Nebraska.....	25.3	785	9,704	5,679	1,025	2,434	266
Nevada.....	4.3	153	1,926	1,244	119	496	67
New Hampshire.....	23.6	833	10,456	6,842	1,055	2,310	249
New Jersey.....	174.0	6,837	86,422	52,736	9,003	21,875	2,808
New Mexico.....	10.5	292	3,545	1,641	269	1,518	117
New York.....	504.6	19,172	241,907	152,133	23,752	58,218	7,804
North Carolina.....	74.5	2,064	26,040	12,697	2,164	10,294	885
North Dakota.....	6.9	198	2,422	1,418	222	712	70
Ohio.....	270.9	10,069	127,210	75,906	13,064	34,079	3,561
Oklahoma.....	45.1	1,360	16,193	9,483	1,562	5,273	475
Oregon.....	55.4	1,966	24,641	16,263	2,467	5,310	601
Pennsylvania.....	382.2	14,457	183,042	108,900	18,878	49,902	5,362
Puerto Rico.....	.8	21	204	36	7	152	9
Rhode Island.....	34.5	1,316	16,733	10,723	1,759	3,765	486
South Carolina.....	38.1	1,023	12,734	5,766	959	5,535	474
South Dakota.....	9.0	272	3,365	1,950	328	972	115
Tennessee.....	65.1	1,867	23,178	12,123	1,978	8,319	758
Texas.....	137.8	4,164	51,608	26,959	4,436	18,383	1,797
Utah.....	15.9	523	6,509	3,364	669	2,298	178
Vermont.....	13.0	436	5,476	3,389	569	1,399	119
Virgin Islands.....	( <sup>4</sup> )	1	11	6	1	4	( <sup>5</sup> )
Virginia.....	71.0	2,193	27,358	14,247	2,365	9,849	897
Washington.....	84.4	3,081	38,613	25,827	3,848	8,045	893
West Virginia.....	65.7	2,163	27,052	13,831	2,504	10,058	659
Wisconsin.....	100.8	3,583	44,910	27,271	4,883	11,523	1,233
Wyoming.....	5.6	187	2,338	1,461	197	616	64
Foreign.....	18.7	723	8,147	5,241	903	1,889	114

<sup>1</sup> Beneficiary's State of residence.

<sup>2</sup> Distribution by type estimated. Supplementary benefits are paid to entitled wives and dependent husbands and to children of retired (old-age) beneficiaries. Survivor benefits are paid to the following survivors of deceased insured workers: aged widows, aged dependent widowers, children, widowed mothers or divorced wives with child beneficiaries in their care, or dependent aged parents.

<sup>3</sup> Payable with respect to insured workers who

died after December 1939 but before September 1950, if no survivor could have been entitled to monthly benefits for month in which worker died or with respect to insured workers who died after August 1950 regardless of whether any survivor could have been entitled to monthly benefits for month in which worker died.

<sup>4</sup> Less than 50.  
<sup>5</sup> Less than \$500.

**Table 32.—Workers with wage credits, annual data: Estimated number of workers and median wage, by State of last employment, 1949**

[Based on 1-percent sample. Adjusted to include workers and wage credits reported too late for inclusion in tabulations. Data corrected to Aug. 1, 1952]

State	Number <sup>1</sup> of workers (in thousands)	Median wage
Total.....	47,000	\$1,850
Alabama.....	670	1,219
Alaska.....	40	1,758
Arizona.....	170	1,497
Arkansas.....	320	843
California.....	3,400	1,946
Colorado.....	370	1,395
Connecticut.....	790	2,151
Delaware.....	130	1,967
District of Columbia.....	320	1,676
Florida.....	760	1,040
Georgia.....	860	1,202
Hawaii.....	120	1,511
Idaho.....	150	1,262
Illinois.....	3,320	2,164
Indiana.....	1,310	2,037
Iowa.....	610	1,533
Kansas.....	460	1,872
Kentucky.....	610	1,359
Louisiana.....	690	1,307
Maine.....	300	1,287
Maryland.....	700	1,717
Massachusetts.....	1,790	1,846
Michigan.....	2,250	2,449
Minnesota.....	810	1,728
Mississippi.....	340	898
Missouri.....	1,230	1,067
Montana.....	150	1,482
Nebraska.....	300	1,410
Nevada.....	50	1,530
New Hampshire.....	190	1,531
New Jersey.....	1,660	2,163
New Mexico.....	130	1,017
New York.....	5,990	2,045
North Carolina.....	1,010	1,301
North Dakota.....	110	1,088
Ohio.....	2,860	2,190
Oklahoma.....	500	1,332
Oregon.....	460	1,863
Pennsylvania.....	3,690	2,027
Rhode Island.....	300	1,771
South Carolina.....	450	1,340
South Dakota.....	110	1,204
Tennessee.....	800	1,274
Texas.....	2,130	1,348
Utah.....	180	1,500
Vermont.....	90	1,485
Virginia.....	820	1,369
Washington.....	700	1,632
West Virginia.....	570	1,832
Wisconsin.....	1,040	2,041
Wyoming.....	80	1,322
Maritime.....	50	2,871

<sup>1</sup> Preliminary.



**Table 33.—Workers with wage credits, work history: Number of 1937-50 workers, by age and sex, and percentage distribution by insurance status on January 1, 1951, under the 1939 and the 1950 amendments**

(1-percent sample includes workers who died during the period 1937-50; age represents age at birthday in 1950; workers of unreported sex included with male; figures in italics based on data for less than 100 workers. Data corrected to Aug. 1, 1952)

Age and sex	Number of workers, 1-percent sample	Percentage distribution of workers by insurance status Jan. 1, 1951 <sup>1</sup>													
		Under 1939 amendments								Under 1950 amendments <sup>2</sup>					
		Total	Fully insured			Currently insured only	Uninsured			Total	Fully insured			Currently insured only	Uninsured
			Total	Permanently insured	Not permanently insured		Total	New entrants during 1949	Workers with previous wage credits		Total	Permanently insured	Not permanently insured		
Male.....	534,446	100.0	57.7	28.4	29.3	5.8	36.5	2.5	34.1	100.0	76.2	33.8	42.4	.3	23.5
Under 20.....	29,964	100.0	27.3	( <sup>3</sup> )	27.3	( <sup>4</sup> )	72.7	29.4	43.3	100.0	27.3	( <sup>5</sup> )	27.3	( <sup>6</sup> )	72.7
20-24.....	57,857	100.0	70.4	( <sup>7</sup> )	70.3	( <sup>8</sup> )	29.6	2.8	26.8	100.0	70.7	( <sup>9</sup> )	70.7	( <sup>10</sup> )	29.3
25-29.....	65,520	100.0	63.0	1.4	61.6	4.1	32.9	1.0	31.9	100.0	78.7	1.4	77.4	( <sup>11</sup> )	21.2
30-34.....	64,145	100.0	53.9	18.1	35.8	10.5	35.6	.5	35.1	100.0	82.1	18.1	63.9	.1	17.8
35-39.....	59,404	100.0	55.6	35.5	20.1	10.1	34.3	.6	33.7	100.0	84.4	35.5	48.9	.2	15.4
40-44.....	52,479	100.0	58.5	40.9	17.6	8.1	33.4	.6	32.8	100.0	84.6	40.9	43.7	.3	15.1
45-49.....	44,209	100.0	60.3	43.5	16.8	6.9	32.8	.6	32.2	100.0	84.3	50.1	34.2	.4	15.3
50-54.....	40,189	100.0	57.5	41.1	16.5	6.8	35.7	.7	35.0	100.0	82.1	57.4	24.6	.6	17.4
55-59.....	34,791	100.0	56.9	40.9	16.0	6.6	36.5	.6	35.9	100.0	80.9	65.3	15.6	.7	18.4
60-64.....	29,721	100.0	55.8	46.7	9.0	6.4	37.9	.5	37.4	100.0	79.1	73.4	5.8	1.1	19.7
65-69.....	22,567	100.0	65.7	62.6	3.2	3.4	30.9	.5	30.4	100.0	76.0	72.9	3.2	1.4	22.5
70 and over.....	18,103	100.0	47.8	46.8	1.0	.6	51.6	.1	51.5	100.0	69.5	69.0	.5	.4	30.1
Unreported.....	5,597	100.0	5.5	2.4	3.2	1.8	92.7	( <sup>12</sup> )	92.6	100.0	14.1	2.4	11.7	.1	85.8
Female.....	352,202	100.0	37.3	9.7	27.6	6.7	56.0	3.5	52.5	100.0	63.6	13.6	49.9	.1	36.3
Under 20.....	22,392	100.0	25.4	( <sup>13</sup> )	25.4	( <sup>14</sup> )	74.6	32.2	42.5	100.0	25.4	( <sup>15</sup> )	25.4	( <sup>16</sup> )	74.6
20-24.....	51,542	100.0	64.1	( <sup>17</sup> )	64.1	( <sup>18</sup> )	35.9	2.3	33.6	100.0	64.5	( <sup>19</sup> )	64.5	( <sup>20</sup> )	35.5
25-29.....	58,625	100.0	49.1	1.7	47.4	2.3	48.7	.9	47.8	100.0	68.7	1.7	67.0	( <sup>21</sup> )	31.3
30-34.....	62,268	100.0	30.6	8.3	22.3	7.2	62.3	1.1	61.1	100.0	68.0	8.3	59.7	( <sup>22</sup> )	32.0
35-39.....	42,375	100.0	24.0	11.3	12.7	11.9	64.0	1.6	62.4	100.0	67.5	11.3	56.2	.1	32.4
40-44.....	35,217	100.0	27.5	14.5	12.9	13.1	59.4	1.6	57.8	100.0	68.3	14.5	53.7	.1	31.6
45-49.....	27,489	100.0	29.4	16.3	13.1	12.3	58.3	1.7	56.6	100.0	66.9	20.7	46.2	.2	32.9
50-54.....	22,310	100.0	29.0	16.3	12.6	11.2	59.8	1.7	58.2	100.0	65.0	31.8	33.2	.2	34.8
55-59.....	15,993	100.0	28.9	16.9	11.9	10.9	60.2	1.4	58.7	100.0	63.2	44.5	18.6	.4	36.4
60-64.....	10,940	100.0	28.3	22.1	6.1	9.4	62.3	1.0	61.3	100.0	61.3	58.2	3.1	.6	38.2
65-69.....	6,485	100.0	48.1	47.0	1.1	3.4	48.5	.5	48.0	100.0	59.0	57.9	1.1	.6	40.4
70 and over.....	4,963	100.0	52.3	52.0	.3	.6	47.1	.3	46.8	100.0	55.9	55.6	.3	.3	43.8
Unreported.....	1,133	100.0	3.3	1.3	1.9	2.3	94.4	( <sup>23</sup> )	94.4	100.0	13.9	1.3	12.5	( <sup>24</sup> )	86.1

<sup>1</sup> Except for deceased workers on whose wage records a benefit was paid and for whom the insurance status is the one determined at the time of death, insurance status shown does not reflect changes in status arising from (1) combined earnings under coordinated survivor provisions of the old-age and survivors insurance and railroad retirement programs, (2) wage credits for military service.

<sup>2</sup> Currently insured status, shown here, applies only to persons currently insured only before the effective date of the 1950 amendments.

<sup>3</sup> Less than 0.05 percent.

<sup>4</sup> Inapplicable under 1939 amendments.

<sup>5</sup> No workers in sample cell.

**Table 34.—Workers with wage credits: Estimated number of living and deceased workers, and amount of wage credits cumulative from 1937, by insurance status<sup>1</sup> at beginning of year, 1947-51**

[Corrected to Aug. 14, 1952]

Status and age	Workers (in millions)					Cumulative wage credits (in billions)				
	1947	1948	1949	1950	1951 <sup>2</sup>	1947	1948	1949	1950	1951 <sup>2</sup>
Total.....	78.7	81.4	84.0	86.1	88.7	\$467	\$544	\$626	\$706	\$792
Living workers.....	75.0	77.1	79.2	80.6	82.6	454	528	606	681	761
Under 65.....	72.2	74.1	75.8	76.9	78.5	436	504	576	646	719
65 and over.....	2.73	3.06	3.37	3.70	4.06	18.9	23.8	29.2	35.1	41.6
Fully insured.....	35.4	37.3	38.9	40.1	39.6	387	452	522	589	732
Under 65.....	33.8	35.5	36.9	38.0	36.6	370	430	494	557	712
65 and over.....	1.64	1.81	1.99	2.16	2.99	17.6	22.1	27.2	32.7	40.2
Entitled to old-age benefits <sup>3</sup> .....	.82	1.03	1.23	1.48	1.95	7.21	10.58	14.30	19.67	23.78
Not entitled to old-age benefits <sup>4</sup> .....	.82	.78	.76	.68	1.04	10.4	11.52	12.90	13.03	16.41
Currently insured only.....	6.38	6.14	5.91	5.57	-----	31.2	32.8	34.7	36.2	-----
Under 65.....	6.22	5.97	5.76	5.43	-----	30.6	32.0	34.0	35.4	-----
65 and over.....	.16	.17	.15	.14	-----	.63	.74	.71	.76	-----
Uninsured.....	33.2	33.7	34.4	34.9	23.0	35.7	42.7	49.2	55.5	8.5
Under 65.....	32.3	32.6	33.1	33.5	21.9	35.0	41.7	47.9	53.9	8.2
65 and over.....	.93	1.07	1.23	1.40	1.07	.67	.96	1.28	1.64	.30
Deceased workers.....	3.72	4.26	4.83	5.44	6.08	12.6	16.3	20.5	25.5	31.2
With awards <sup>5</sup> .....	1.71	1.98	2.26	2.56	2.89	11.3	14.6	18.4	22.9	25.1
Without awards.....	2.01	2.28	2.57	2.88	3.19	1.36	1.70	2.11	2.61	3.07

<sup>1</sup> Not adjusted to reflect changes in insurance status for (1) workers with combined earnings under coordinated survivor provisions of the old-age and survivors insurance and railroad retirement programs, (2) persons with wage credits for military service.

<sup>2</sup> Preliminary data.

<sup>3</sup> Based on cumulative benefits in force.

<sup>4</sup> Not entitled because no claim filed.

<sup>5</sup> Adjusted for deaths to be represented for the first time in awards of 1951 and later.

# Public Assistance

**Table 35.—Public assistance and Federal work programs: Recipients, persons employed, assistance, and earnings, 1933-43<sup>1</sup>**

[In thousands]

Program	1933	1934	1935	1936	1937	1938	1939	1940	1941	1942	1943
Number of recipients and persons employed, December											
Recipients of assistance:											
Old-age assistance.....	107	206	378	1,106	1,577	1,776	1,909	2,066	2,234	2,227	2,149
Aid to dependent children:											
Families.....	112	113	117	162	228	280	315	370	390	348	272
Children.....	285	280	286	404	565	648	760	891	941	849	676
Aid to the blind.....	25	33	35	45	56	67	70	73	77	79	76
Cases receiving general assistance.....	3,246	5,368	2,886	1,510	1,626	1,631	1,558	1,239	798	460	292
Cases aided under special programs of the Federal Emergency Relief Administration.....	101	459	96	11							
Cases for which subsistence payments were certified by the Farm Security Administration.....			130	135	109	115	96	45	26		
Persons employed under Federal work programs:											
Civilian Conservation Corps.....	290	330	459	328	284	275	266	246	126		
National Youth Administration:											
Student work program.....			283	411	304	372	434	449	333	86	
Out-of-school work program.....				178	136	240	296	326	283		
Work Projects Administration.....			2,667	2,243	1,594	3,156	2,109	1,826	1,023	300	
Civil Works Program.....	3,597										
Other Federal agency projects financed from emergency funds.....	264	331	408	506	235	167	141	22	2		
Amount of assistance and earnings, calendar year											
Total assistance and earnings.....	\$1,223,329	\$2,380,865	\$2,532,512	\$3,119,013	\$2,653,918	\$3,236,600	\$3,185,447	\$2,723,408	\$2,227,527	\$1,546,241	\$980,765
Total assistance.....	836,919	1,341,687	1,665,382	680,950	840,306	1,007,566	1,067,889	1,053,266	1,002,503	965,089	930,234
Old-age assistance.....	26,071	32,244	64,966	155,241	310,442	392,384	430,480	474,952	541,519	595,152	653,171
Aid to dependent children.....	40,504	40,686	41,727	49,654	70,451	97,442	114,949	133,243	153,153	158,435	140,942
Aid to the blind.....	5,839	7,073	7,970	12,813	16,171	18,958	20,752	21,826	22,901	24,690	25,143
General assistance.....	758,752	1,200,615	1,433,182	439,004	406,881	476,203	482,653	404,963	272,649	180,571	110,978
Relief under special programs of the Federal Emergency Relief Administration.....	5,753	61,069	114,996	3,873	467						
Subsistence payments certified by the Farm Security Administration.....			2,541	20,365	35,894	22,579	19,055	18,282	12,281	6,271	
Total earnings of persons employed under Federal work programs.....	386,410	1,039,178	867,130	2,438,063	1,813,612	2,229,034	2,117,588	1,670,142	1,225,024	581,152	50,531
Civilian Conservation Corps.....	140,736	260,957	332,851	292,397	245,756	230,318	230,513	215,846	155,604	34,030	
National Youth Administration:											
Student work program.....			6,364	26,329	24,287	19,598	22,707	26,864	25,118	11,328	3,794
Out-of-school work program.....				28,883	32,664	41,560	51,538	65,211	94,032	32,009	
Work Projects Administration.....			238,018	1,592,039	1,186,266	1,751,053	1,565,515	1,269,617	937,366	503,055	146,737
Civil Works Program.....	214,956	503,060									
Other Federal agency projects financed from emergency funds.....	30,718	275,161	289,897	498,415	324,639	186,505	247,285	92,604	12,904	730	

<sup>1</sup> Data for all programs through 1942 refer to continental United States only; beginning 1943, public assistance data include Alaska and Hawaii. For public assistance data for subsequent years, see table 36. See 1945 Yearbook, p. 21, for

explanatory footnotes.

<sup>2</sup> Program discontinued before end of 1943.



**Table 36.—Public assistance: Recipients, average monthly payments, and total payments, by program 1936-51<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

Year and month	Recipients <sup>2</sup> (in thousands)						Average monthly payment <sup>3</sup>						Total payments (in thousands)						
	Old-age assistance	Aid to dependent children			Aid to the blind	Aid to the permanently and totally disabled <sup>4</sup>	General assistance (cases)	Old-age assistance	Aid to dependent children		Aid to the blind	Aid to the permanently and totally disabled <sup>4</sup>	General assistance (per case)	Total	Old-age assistance	Aid to dependent children	Aid to the blind	Aid to the permanently and totally disabled <sup>4</sup>	General assistance
		Families	Total recipients <sup>5</sup>	Children					Per family	Per recipient <sup>3</sup>									
1936.....	1,106	162		404	45	1,510	\$18.79	\$29.82		\$26.11		\$24.13	\$656,712	\$155,241	\$49,654	\$12,813			\$439,004
1937.....	1,577	228		565	56	1,626	19.46	31.40		27.20		25.36	803,945	310,442	70,451	16,171			406,881
1938.....	1,776	280		648	67	1,631	19.56	31.96		25.22		25.06	984,987	392,384	97,442	18,958			476,203
1939.....	1,909	315		790	70	1,558	19.30	31.77		25.44		24.89	1,048,834	430,480	114,949	20,752			482,653
1940.....	2,066	370		891	73	1,239	20.26	32.38		25.38		24.28	1,034,984	474,952	133,243	21,826			494,963
1941.....	2,234	390		941	77	798	21.27	33.62		25.82		24.40	990,222	541,519	153,153	22,901			272,649
1942.....	2,227	348		849	79	460	23.37	36.25		26.54		25.23	958,818	595,152	158,435	24,660			190,571
1943.....	2,149	272		676	76	292	26.66	41.57		27.95		27.76	930,234	653,171	140,942	25,143			110,978
1944.....	2,066	254		639	72	258	28.43	45.58		29.31		28.77	942,457	693,338	135,015	25,342			88,762
1945.....	2,056	274		701	71	257	30.88	52.05		33.52		32.72	989,686	726,550	149,667	29,557			96,912
1946.....	2,196	346		885	77	315	35.31	62.23		36.67		39.47	1,182,594	822,061	208,857	30,748			120,928
1947.....	2,332	416	1,060	81	86	356	37.42	63.01		39.58		42.79	1,485,760	980,716	294,961	36,253			164,830
1948.....	2,498	475	1,214	86	81	398	42.02	71.88		43.54		47.39	1,736,984	1,132,604	364,160	41,382			198,838
1949.....	2,736	599	1,521	93	93	562	44.76	74.19		46.11		50.47	2,196,543	1,380,398	475,361	48,532			282,252
1950.....	2,786	651	2,233	1,061	69	413	43.05	71.44	\$20.84	45.98	\$44.09	46.65	2,369,325	1,461,624	551,653	52,698	\$7,967		295,353
1951.....	2,701	592	2,041	1,523	97	323	44.54	75.80	21.98	48.07	46.45	47.08	2,291,267	1,433,989	552,888	54,535	54,608		195,247
1951 Jan.....	2,784	653	2,240	1,666	96	71	425	43.14	72.48	21.13	46.21	44.81	46.86	104,970	120,100	47,329	4,439	3,171	10,931
Feb.....	2,778	652	2,237	1,664	96	75	421	42.89	73.41	21.39	46.37	45.37	46.57	104,432	119,132	47,858	4,454	3,383	10,605
Mar.....	2,772	651	2,235	1,663	96	80	412	42.92	73.83	21.51	46.39	44.96	47.22	104,539	118,949	48,089	4,449	3,597	10,455
Apr.....	2,761	646	2,198	1,652	97	88	384	42.84	73.58	21.43	46.36	44.93	46.15	101,950	118,271	47,522	4,495	3,947	17,715
May.....	2,755	641	2,198	1,637	97	97	355	43.17	73.40	21.40	46.64	45.32	45.58	101,042	118,931	47,023	4,523	4,399	16,166
June.....	2,745	633	2,170	1,617	97	104	335	43.22	73.31	21.37	46.77	44.87	44.96	100,320	118,667	46,365	4,537	4,677	15,054
July.....	2,738	618	2,123	1,581	97	109	324	43.58	72.77	21.29	46.64	44.51	44.61	100,144	119,305	45,003	4,536	4,848	14,452
Aug.....	2,732	612	2,103	1,567	97	111	319	43.67	73.10	21.27	46.82	44.46	45.32	100,194	119,308	44,745	4,558	4,950	14,633
Sept.....	2,723	606	2,084	1,553	97	113	311	44.01	73.95	21.51	47.01	45.56	44.96	100,365	119,842	44,819	4,568	5,151	13,985
Oct.....	2,712	597	2,055	1,532	97	115	311	44.53	74.80	21.73	47.75	45.90	46.37	100,756	120,747	44,675	4,641	5,275	14,418
Nov.....	2,705	592	2,039	1,520	97	118	316	44.52	75.30	21.86	47.97	45.92	46.31	100,739	120,441	44,575	4,663	5,431	14,629
Dec.....	2,701	592	2,041	1,523	97	124	323	44.54	75.80	21.98	48.07	46.45	47.08	100,814	120,296	44,863	4,672	5,779	15,204

<sup>1</sup> Data through 1942 cover only continental United States; thereafter include Alaska and Hawaii. Programs for the special types of public assistance in Puerto Rico and the Virgin Islands initiated in October 1950 under the Social Security Act Amendments of 1950. See also footnotes 3 and 4.

<sup>2</sup> Data shown are for December of each year.

<sup>3</sup> Includes as recipients the children and 1 parent or other adult relative in

families in which the requirements of at least 1 such adult were considered in determining the amount of assistance. Beginning October 1950, Federal funds available for payments to those adults under matching provisions specified in the Social Security Act Amendments of 1950.

<sup>4</sup> Program initiated in October 1950 under the Social Security Act Amendments of 1950.

**Table 37.—Public assistance: Assistance payments by State, month, and program, 1951**

[Figures in italics for the special types of public assistance represent programs administered without Federal participation. Exclusive of vendor payments for medical care and cases receiving only such payments. Data corrected to Feb. 1, 1952]

State	Total	January	February	March	April	May	June	July	August	September	October	November	December
Old-age assistance													
Total <sup>1</sup>	\$1,433,991,814	\$120,100,414	\$119,132,204	\$118,948,685	\$118,271,187	\$118,930,667	\$118,666,891	\$119,305,221	\$119,306,258	\$119,841,541	\$120,746,862	\$120,440,700	\$120,299,184
Ala.....	20,250,890	1,609,518	1,673,132	1,672,496	1,674,273	1,672,688	1,712,490	1,728,411	1,730,102	1,728,772	1,676,091	1,665,827	1,647,000
Alaska.....	1,092,109	85,116	84,054	90,839	91,510	91,194	91,512	92,382	93,216	92,551	93,198	93,157	93,380
Ariz.....	8,655,581	758,676	757,594	755,759	707,652	717,532	713,858	720,006	717,566	707,618	705,166	701,195	692,959
Ark.....	17,342,299	1,785,316	1,781,999	1,770,757	1,475,380	1,453,535	1,323,734	1,316,044	1,313,271	1,301,134	1,283,403	1,272,237	1,255,499
Calif.....	220,462,779	18,468,728	18,498,781	18,423,942	18,367,068	18,372,077	18,395,101	18,355,704	18,344,717	18,324,960	18,324,723	18,294,866	18,292,172
Colo.....	45,930,407	4,205,033	3,474,050	3,472,275	3,463,374	3,982,120	3,981,106	3,983,012	3,979,633	3,980,698	3,984,233	3,716,094	3,706,779
Conn.....	14,354,870	1,198,266	1,198,978	1,195,118	1,201,776	1,208,601	1,204,089	1,202,516	1,198,165	1,198,297	1,197,829	1,183,872	1,167,363
Del.....	560,425	46,085	45,679	45,421	44,998	45,056	45,366	46,346	47,118	47,127	48,244	45,919	49,706
D. C.....	1,592,549	126,511	127,488	126,954	130,055	135,106	135,156	130,890	135,195	134,921	135,757	135,497	133,929
Florida.....	32,099,731	2,711,376	2,702,308	2,698,417	2,693,604	2,691,398	2,688,188	2,680,064	2,675,914	2,660,596	2,647,670	2,629,848	2,620,350
Ga.....	30,735,796	2,432,460	2,437,359	2,444,564	2,451,728	2,456,285	2,457,824	2,415,196	2,362,383	2,341,430	2,980,297	2,979,168	2,977,102
Hawaii.....	918,449	77,007	76,789	76,721	76,437	76,075	78,122	77,175	77,372	76,226	75,760	75,210	75,546
Idaho.....	5,954,102	535,112	532,645	532,078	526,892	519,451	511,347	454,718	452,611	450,736	490,302	478,724	479,486
Ill.....	63,142,749	5,210,955	5,202,017	5,177,822	5,149,891	5,146,049	5,139,740	5,289,323	5,306,404	5,314,708	5,385,105	5,400,978	5,419,760
Ind.....	20,545,668	1,809,153	1,795,871	1,786,504	1,760,031	1,746,775	1,723,684	1,701,560	1,687,083	1,668,912	1,642,109	1,618,945	1,605,041
Iowa.....	29,376,440	2,424,482	2,422,568	2,428,573	2,430,484	2,435,828	2,436,072	2,448,242	2,459,700	2,471,130	2,470,143	2,470,893	2,478,323
Kans.....	22,659,130	1,918,582	1,912,463	1,909,693	1,894,577	1,888,222	1,886,985	1,883,609	1,871,260	1,866,782	1,871,153	1,877,207	1,878,597
Ky.....	20,160,869	1,376,781	1,383,600	1,383,220	1,386,984	1,389,646	1,384,953	1,968,227	1,960,184	1,960,612	1,971,694	1,962,765	1,952,203
La.....	66,343,272	5,512,608	5,536,834	5,518,923	5,499,811	5,509,004	5,532,918	5,521,378	5,535,122	5,538,724	5,542,431	5,553,379	5,542,140
Maine.....	7,714,979	655,679	656,797	654,823	649,437	646,586	643,573	641,005	638,949	637,806	634,395	630,000	625,809
Md.....	5,360,090	435,952	437,314	440,189	438,641	437,723	440,989	448,005	452,563	454,811	455,579	456,527	461,797
Mass.....	76,223,117	6,272,896	6,317,698	6,300,508	6,362,281	6,328,264	6,274,676	6,302,114	6,287,456	6,206,080	6,485,061	6,543,434	6,542,649
Mich.....	53,914,846	4,472,642	4,461,027	4,490,912	4,492,149	4,512,569	4,502,415	4,489,939	4,481,690	4,484,300	4,501,292	4,515,725	4,507,186

See footnotes at end of table.

Table 37.—Public assistance: Assistance payments by State, month, and program, 1951—Continued

(Figures in italics for the special types of public assistance represent programs administered without Federal participation. Exclusive of vendor payments for medical care and cases receiving only such payments. Data corrected to Feb. 1, 1952)

State	Total	January	February	March	April	May	June	July	August	September	October	November	December
Old-age assistance—Continued													
Minn.	29,248,624	2,503,201	2,380,681	2,357,022	2,336,623	2,343,368	2,340,680	2,491,807	2,503,787	2,502,742	2,504,022	2,498,764	2,485,927
Miss.	13,139,930	1,133,397	1,119,887	1,107,580	1,098,088	1,090,446	1,087,846	1,085,764	1,085,794	1,085,306	1,083,910	1,082,742	1,079,170
Mo.	68,595,917	5,731,969	5,723,347	5,702,683	5,699,705	5,697,678	5,697,982	5,695,555	5,708,259	5,724,398	5,735,232	5,738,850	5,740,259
Mont.	7,340,065	624,369	635,069	634,926	635,893	633,356	627,928	600,864	596,757	593,342	590,590	587,670	585,301
Nebr.	12,340,670	1,002,008	998,865	994,408	994,497	1,044,082	1,047,863	1,048,076	1,045,866	1,044,781	1,043,347	1,039,538	1,037,380
Nev.	1,798,561	142,196	141,683	143,296	150,654	151,384	152,396	154,091	153,688	153,128	152,961	152,269	150,815
N. H.	3,882,496	342,727	340,544	339,448	337,489	334,239	318,842	316,714	314,332	312,913	307,094	308,288	306,266
N. J.	13,847,694	1,144,101	1,138,934	1,133,757	1,137,741	1,136,558	1,141,422	1,141,994	1,157,945	1,163,947	1,178,685	1,185,303	1,187,307
N. Mex.	4,919,147	362,228	401,926	404,835	405,138	408,160	408,962	411,848	413,120	414,230	415,040	421,642	422,018
N. Y.	75,695,838	6,368,507	6,364,810	6,365,229	6,365,466	6,259,159	6,245,233	6,215,928	6,204,490	6,190,273	6,371,289	6,405,721	6,399,733
N. C.	16,064,686	1,367,864	1,363,988	1,363,311	1,363,515	1,375,056	1,380,790	1,382,132	1,385,496	1,386,378	1,234,359	1,229,836	1,232,161
N. Dak.	5,436,915	452,627	457,134	455,235	452,292	449,795	455,174	455,257	452,123	451,476	452,151	446,920	456,731
Ohio	66,349,738	5,475,386	5,430,016	5,395,343	5,380,030	5,367,600	5,347,067	5,340,375	5,341,564	5,325,873	5,320,706	5,318,909	5,306,269
Okl.	55,886,516	4,499,468	4,499,468	4,472,442	4,461,023	4,752,262	4,773,263	4,771,410	4,753,214	4,743,318	4,727,577	4,724,385	4,720,644
Oreg.	15,092,304	1,226,423	1,219,507	1,267,760	1,262,648	1,260,531	1,256,312	1,260,735	1,260,515	1,260,797	1,261,354	1,278,612	1,277,599
Pa.	39,974,342	3,234,350	3,211,088	3,179,164	3,124,227	3,086,844	3,073,554	3,044,967	3,025,497	3,019,982	2,999,288	2,997,444	2,977,337
P. R.	1,688,755	126,778	130,100	129,962	131,650	133,576	135,349	136,315	137,938	141,451	148,836	162,574	174,136
R. I.	5,358,900	450,538	448,281	444,430	443,195	442,253	441,833	441,107	442,666	445,268	449,436	453,232	456,961
S. C.	12,873,993	1,049,178	1,045,698	1,050,475	1,057,210	1,071,818	1,075,999	1,081,461	1,085,122	1,088,310	1,088,726	1,089,973	1,090,023
S. Dak.	5,895,329	481,552	486,006	492,147	493,215	492,872	492,413	492,422	492,577	492,436	492,763	492,834	493,502
Tenn.	22,817,141	1,994,725	1,977,277	1,961,885	1,948,227	1,926,466	1,902,524	1,866,355	1,838,656	1,814,334	1,799,506	1,894,460	1,892,676
Tex.	87,261,067	7,352,423	7,331,476	7,316,272	7,272,170	7,272,740	7,270,128	7,258,308	7,243,550	7,235,167	7,235,529	7,239,469	7,233,835
Utah	5,909,596	453,020	451,335	462,310	484,963	485,469	483,493	484,216	521,526	520,071	520,581	518,966	517,355
Vt.	3,114,050	249,720	250,353	250,516	248,187	249,868	252,135	262,716	265,240	268,727	270,456	271,867	274,265
V. I.	8,545,525	6,372	6,546	6,591	6,654	6,757	6,791	6,741	6,625	6,978	7,144	7,300	10,028
Va.	5,183,667	427,251	427,672	428,813	430,107	432,351	432,350	429,669	432,743	434,641	436,680	435,538	435,352
Wash.	52,660,694	4,501,732	4,474,027	4,519,401	4,472,783	4,404,894	4,349,317	4,312,752	4,269,474	4,485,740	4,434,130	4,449,808	4,416,636
W. Va.	8,209,730	710,157	703,024	697,983	690,464	685,086	680,530	680,372	677,752	674,685	672,003	669,120	668,554
Wis.	27,961,647	2,220,654	2,219,586	2,228,447	2,227,544	2,231,940	2,242,743	2,268,250	2,413,693	2,452,365	2,481,322	2,490,554	2,504,549
Wyo.	2,912,230	246,559	247,589	246,506	246,021	242,711	241,204	241,154	240,975	239,473	239,014	240,280	239,541
Aid to dependent children													
Total, 53 States	\$552,888,553	\$47,328,904	\$47,858,386	\$48,088,503	\$47,522,017	\$47,023,317	\$46,385,131	\$45,003,226	\$44,745,286	\$44,819,189	\$44,675,023	\$44,575,407	\$44,864,190
Total, 52 States <sup>1</sup>	552,876,043	47,327,790	47,857,386	48,087,454	47,521,058	47,022,413	46,384,097	45,002,192	44,744,234	44,818,122	44,673,948	44,574,272	44,863,077
Ala.	7,747,179	627,397	633,053	636,322	643,903	639,156	657,625	661,469	678,648	670,792	633,020	634,582	631,212
Alaska	7,570,358	44,898	44,848	46,026	46,491	47,108	48,727	49,066	48,736	47,417	47,974	48,439	50,628
Ariz.	3,781,015	386,123	385,666	384,607	311,100	311,502	307,174	301,044	292,086	290,354	276,271	272,563	262,495
Ark.	7,076,836	775,160	775,659	766,571	575,910	563,381	547,558	534,381	530,667	519,820	506,661	491,990	493,075
Calif.	75,569,694	6,073,456	6,147,505	6,305,827	6,338,700	6,321,265	6,351,683	6,325,648	6,303,416	6,388,326	6,349,622	6,331,853	6,332,363
Colo.	6,001,170	507,068	515,030	519,465	517,534	509,505	497,230	485,898	478,266	474,915	470,105	471,240	474,594
Conn.	7,013,713	599,199	598,354	601,395	602,311	598,095	595,525	589,890	577,870	571,633	572,025	557,910	549,605
Del.	644,346	49,359	49,553	50,142	51,001	51,080	50,839	57,737	58,407	57,677	55,885	56,588	56,078
D. C.	2,415,908	196,692	196,710	197,318	210,681	206,470	204,926	194,174	205,941	201,040	201,245	200,592	200,119
Fla.	14,227,164	1,437,086	1,443,562	1,443,105	1,449,597	1,447,984	1,445,408	973,352	940,886	894,704	958,104	907,740	880,606
Ga.	10,920,226	818,304	834,704	853,470	870,332	885,816	895,802	896,266	906,840	919,474	996,120	1,008,682	1,034,416
Hawaii	3,527,723	334,988	328,108	319,996	311,592	297,925	299,906	280,855	275,171	272,172	269,331	268,703	268,976
Idaho	2,989,006	262,579	263,904	263,654	261,021	253,922	245,747	243,412	239,144	232,876	241,766	239,019	241,963
Ill.	28,664,976	2,274,970	2,312,201	2,317,618	2,304,912	2,302,410	2,273,765	2,363,812	2,482,390	2,501,179	2,501,810	2,501,393	2,528,546
Ind.	7,853,260	728,743	724,012	716,152	696,811	680,709	660,801	638,698	626,134	615,066	601,721	584,917	579,536
Iowa	5,998,737	412,914	406,668	410,104	415,856	411,780	408,347	391,482	377,619	372,675	366,744	361,536	360,831
Kans.	4,693,234	422,319	421,033	420,541	414,813	408,347	391,482	377,619	372,675	374,724	366,744	361,536	360,831
Ky.	10,965,951	880,734	892,516	894,280	894,139	892,444	897,914	959,262	948,944	928,136	910,357	896,995	889,230
La.	15,165,336	1,346,274	1,320,282	1,277,818	1,237,787	1,211,148	1,185,566	1,153,288	1,141,563	1,144,547	1,138,856	1,136,419	1,311,768
Maine	3,950,518	326,757	333,556	339,750	339,915	338,555	335,954	329,116	324,111	322,441	318,732	319,227	322,404
Md.	5,646,030	490,343	501,160	505,998	503,844	498,605	489,589	478,420	463,909	440,719	427,431	417,637	425,375
Mass.	17,650,613	1,476,799	1,487,880	1,491,411	1,478,972	1,457,469	1,450,372	1,427,460	1,415,748	1,409,419	1,497,944	1,520,265	1,536,874
Mich.	27,577,785	2,262,882	2,273,417	2,297,578	2,324,808	2,335,966	2,318,711	2,283,174	2,279,012	2,269,210	2,275,618	2,308,981	2,343,378
Minn.	8,815,129	712,761	717,618	720,321	724,897	719,026	713,325	739,122	742,313	750,743	754,901	754,865	765,237
Miss.	2,417,997	200,534	199,712	199,856	200,780	201,451	200,546	199,640	201,905	204,648	203,812	202,337	202,776
Mo.	14,889,661	1,298,069	1,292,275	1,272,108	1,265,905	1,252,456	1,240,421	1,228,962	1,219,432	1,239,296	1,211,036	1,193,836	1,184,865
Mont.	2,476,979	202,505	210,670										



Table 37.—Public assistance: Assistance payments by State, month, and program, 1951—Continued

(Figures in italics for the special types of public assistance represent programs administered without Federal participation. Exclusive of vendor payments for medical care and cases receiving only such payments. Data corrected to Feb. 1, 1952)

State	Total	January	February	March	April	May	June	July	August	September	October	November	December
Aid to dependent children—Continued													
Oreg.	4,562,185	398,305	407,430	446,713	449,646	445,224	428,694	319,316	207,568	328,571	329,690	338,685	352,343
Pa.	40,947,120	4,033,592	3,966,240	3,912,404	3,714,098	3,513,761	3,382,782	3,227,766	3,121,893	3,095,359	2,980,155	2,980,398	2,988,642
P. R.	1,291,310	85,662	96,002	97,402	100,225	102,315	103,298	104,390	106,841	109,526	114,602	133,890	137,157
R. I.	3,602,725	312,047	309,732	302,907	297,758	293,411	289,458	285,138	285,472	296,347	305,283	308,975	315,197
S. C.	3,022,846	232,862	231,884	261,927	260,997	262,296	258,766	257,521	255,418	253,817	250,713	248,709	247,936
S. Dak.	2,142,255	168,984	173,708	177,244	179,902	180,536	181,901	181,904	182,239	182,986	178,263	176,734	177,854
Tenn.	12,994,646	1,163,985	1,159,657	1,147,564	1,135,207	1,117,800	1,086,542	1,060,642	1,050,418	1,038,047	1,017,485	1,012,195	1,007,104
Tex.	10,145,165	835,689	836,641	842,965	849,192	862,433	873,504	873,508	868,147	858,417	837,851	806,380	800,438
Utah.	3,833,483	303,074	302,595	318,153	341,123	332,678	324,765	319,793	326,993	321,807	313,137	307,360	321,975
Vt.	659,295	55,408	55,287	55,518	55,381	55,436	55,867	54,937	54,755	54,550	54,523	53,695	53,958
V. I.	34,504	2,191	2,210	2,302	2,322	2,647	2,759	2,781	2,883	3,025	3,240	3,552	4,526
Va.	5,005,495	418,900	426,451	430,185	433,583	432,694	426,087	406,210	409,656	410,147	406,711	401,981	402,800
Wash.	13,806,918	1,407,504	1,457,396	1,484,673	1,470,004	1,417,483	1,077,181	1,004,937	947,343	899,088	860,433	825,005	924,871
W. Va.	12,045,690	1,013,195	1,060,572	1,051,910	1,038,889	1,024,318	1,002,056	1,002,953	997,040	986,457	963,913	934,350	950,037
Wis.	11,060,930	884,383	911,208	934,926	944,418	942,596	929,358	914,252	907,862	909,073	922,436	927,693	932,725
Wyo.	709,510	62,480	64,696	64,491	64,565	64,000	60,217	56,909	55,624	55,313	54,393	53,200	53,616
Aid to the blind													
Total, 53 States.	\$54,535,484	\$4,438,784	\$4,454,305	\$4,448,593	\$4,495,494	\$4,523,461	\$4,537,435	\$4,536,052	\$4,558,063	\$4,567,563	\$4,640,500	\$4,663,332	\$4,671,872
Total, 51 States*	52,895,411	3,712,092	4,340,467	4,335,220	4,382,139	4,410,095	4,424,405	4,423,057	4,445,169	4,454,089	4,638,204	4,660,716	4,669,098
Ala.	423,845	33,946	34,319	34,434	34,285	34,516	35,440	35,968	35,821	35,629	36,253	36,564	36,650
Alaska	1,104												
Ariz.	552,535	53,418	52,547	52,067	48,597	47,399	47,221	45,338	42,565	41,597	40,063	41,275	40,448
Ark.	646,696	63,315	63,262	63,197	62,949	62,314	60,374	50,451	50,518	50,494	50,308	49,830	49,689
Calif.	11,036,883	901,162	908,429	907,380	906,613	913,180	916,482	923,721	926,321	930,579	931,474	934,777	936,765
Colo.	258,171	22,108	22,046	22,117	21,307	20,770	21,009	21,207	21,270	21,063	20,918	22,152	22,184
Conn.	240,698	18,490	18,492	19,015	20,031	20,095	19,867	20,829	20,941	20,444	20,812	20,682	21,000
D. C.	111,213	8,762	8,858	8,889	9,001	8,989	9,002	9,124	9,238	9,881	9,784	9,766	9,928
D. C.	158,949	12,693	12,496	12,711	13,295	13,508	13,557	13,382	13,382	13,470	13,459	13,440	13,556
Fla.	1,661,506	141,902	141,608	141,581	141,472	141,338	141,634	136,612	136,567	135,966	135,179	134,168	133,509
Ga.	1,053,688	80,430	81,164	82,082	82,102	82,816	83,134	83,128	83,616	84,123	103,091	103,516	104,486
Hawaii	53,207	4,182	4,282	4,233	4,339	4,319	4,401	4,256	4,452	4,462	4,774	4,788	4,719
Idaho	133,756	11,138	11,080	11,262	11,107	10,831	11,046	11,127	11,055	10,959	11,553	11,240	11,358
Ill.	2,496,128	202,625	202,998	201,711	201,169	202,123	201,636	207,286	208,253	207,926	219,013	220,367	221,021
Ind.	833,023	71,783	70,966	70,625	70,037	70,389	70,077	69,544	68,299	68,780	68,007	67,257	67,259
Iowa	887,329	72,029	72,074	72,461	73,131	73,065	73,384	73,238	74,970	75,377	75,220	76,214	76,166
Kans.	396,776	33,592	33,953	34,242	33,798	33,353	32,581	32,457	33,159	32,585	32,341	32,423	32,292
Ky.	852,763	53,962	54,403	54,562	55,039	55,812	55,749	56,611	57,456	57,647	57,366	57,579	57,577
La.	991,694	80,776	81,960	81,879	82,028	81,761	83,206	82,666	84,203	83,274	83,141	83,608	83,102
Maine	350,632	30,221	29,933	29,930	29,886	29,724	29,469	29,527	29,296	28,635	28,397	27,752	27,862
Md.	252,289	19,871	20,068	20,019	20,344	20,683	21,068	21,301	21,539	21,625	21,855	21,846	22,052
Mass.	1,348,053	103,953	104,715	105,765	108,314	107,710	108,998	109,242	116,865	119,397	119,788	121,182	122,124
Mich.	1,161,037	95,463	95,386	96,269	96,544	96,677	96,771	96,598	96,825	96,700	96,985	98,119	98,700
Minn.	809,974	64,209	63,456	64,512	66,414	65,360	65,724	67,083	68,912	70,189	71,864	73,647	74,647
Miss.	785,152	66,340	65,791	65,303	64,931	64,704	64,787	64,954	65,321	65,452	65,755	65,791	66,023
Mo.	1,418,456	112,160	111,960	111,440	111,180	110,980	110,680	110,640	110,560	111,080	134,096	141,850	141,990
Mont.	371,941	31,024	31,718	31,627	31,663	31,514	32,210	30,483	30,623	30,514	30,225	30,264	30,076
Nebr.	547,172	41,963	41,965	43,131	43,406	44,482	46,421	45,884	47,347	47,052	48,002	48,496	48,423
Nev.	26,448	1,865	1,878	1,833	2,255	2,446	2,290	2,355	2,354	2,394	2,296	2,138	2,148
N. H.	185,923	16,004	16,099	16,023	16,072	16,145	15,454	15,108	15,026	15,001	14,941	15,034	15,116
N. J.	528,034	42,726	42,115	41,690	41,965	42,788	43,344	43,463	45,066	45,602	45,913	46,167	47,145
N. Mex.	225,483	18,620	19,220	19,194	19,134	19,430	19,441	19,059	18,441	18,244	18,333	18,261	18,116
N. Y.	3,039,700	247,263	249,232	249,848	250,162	251,022	253,710	252,655	252,641	253,185	258,990	260,253	260,790
N. C.	1,823,088	146,833	148,279	149,027	151,009	152,586	153,441	154,437	154,012	153,981	153,828	153,238	152,417
N. Dak.	74,515	6,309	6,175	6,373	5,964	5,679	5,885	6,159	6,500	6,403	6,540	6,468	6,060
Ohio	2,097,783	177,010	176,189	177,186	176,439	174,657	174,682	164,714	167,151	166,861	177,496	182,248	183,150
Okl.	1,596,159	127,883	127,175	127,559	136,245	135,948	135,295	136,407	135,252	134,873	133,835	133,002	132,685
Oreg.	310,947	24,235	25,151	26,524	26,542	26,690	26,105	26,314	25,966	25,735	25,868	26,274	25,543
Pa.	7,325,440	611,967	613,192	607,121	606,443	605,875	607,956	608,572	610,192	612,363	612,455	614,637	614,667
P. R.	42,916	3,817	3,845	3,725	3,977	3,577	3,509	3,338	3,299	3,260	3,293	3,564	3,712
R. I.	121,081	10,100	10,286	10,091	10,120	9,751	9,676	9,796	9,873	9,752	10,391	10,427	10,818
S. C.	527,372	42,614	42,654	42,483	43,019	43,789	44,100	44,554	44,879	44,759	45,084	44,870	44,567
S. Dak.	100,526	8,286	8,272	8,400	8,352	8,404	8,370	8,352	8,445	8,474	8,474	8,329	8,368
Tenn.	1,234,431	102,174	102,346	102,234	102,716	103,024	103,273	103,168	102,497	102,648	102,651	103,025	104,675
Tex.	2,574,181	186,013	187,345	181,030	228,447	225,036	225,594	225,397	225,229	224,106	223,372	222,728	222,884
Utah	138,942	10,240	10,167	10,686	11,077	11,454	11,475	11,437	11,942	12,006	12,920	12,804	12,734
Vt.	89,259	7,263	7,318	7,287	7,178	7,161	7,240	7,599	7,588	7,669	7,589	7,626	7,791
V. I.	6,120	514	510	503	491	502	524	497	468	456	486	474	654
Va.	553,420	45,436	45,532	45,909	45,439	45,833	45,951	46,572	46,689	46,808	46,613	46,473	46,115
Wash.	774,659	64,332	64,432	64,641	65,968	64,199	64,378	62,463	63,049	65,897	66,615	64,473	64,212
W. Va.	401,776	33,436	33,639	33,487	33,390	33,451	33,600	33,460	33,399	33,612	33,579	33,483	33,240
Wis.	837,538	66,164	67,140	67,651	67,365	67,967	67,967	69,197	72,613	72,588	73,262	72,912	73,111
Wyo.	65,079	6,063	6,167	5,636	5,517	5,257	5,277	5,302	5,297	5,231	5,174	5,136	5,022

See footnotes at end of table.

Table 37.—Public assistance: Assistance payments by State, month, and program, 1951—Continued

[Figures in italics for the special types of public assistance represent programs administered without Federal participation. Exclusive of vendor payments for medical care and cases receiving only such payments. Data corrected to Feb. 1, 1952]

State	Total	January	February	March	April	May	June	July	August	September	October	November	December
Aid to the permanently and totally disabled													
Total *	\$54,608,446	\$3,170,931	\$3,383,275	\$3,596,552	\$3,946,628	\$4,399,393	\$4,677,074	\$4,847,904	\$4,950,229	\$5,150,981	\$5,274,768	\$5,431,282	\$5,779,429
Ala.....	2,194,570	163,454	168,508	174,054	178,001	181,371	184,244	187,599	190,787	191,533	192,613	191,442	190,964
Colo.....	1,162,373	163,454	2,315	13,327	3,523	74,273	100,951	126,371	143,439	152,956	159,329	174,371	179,827
Del.....	45,831	2,444	2,704	3,167	3,507	3,792	3,904	3,869	3,950	4,153	4,625	4,646	5,070
D. C.....	591,327	35,573	35,134	36,329	42,260	45,820	48,006	49,740	54,039	57,171	59,230	62,615	65,410
Hawaii.....	450,051	16,029	17,033	19,485	24,158	29,600	35,804	40,048	50,437	55,054	54,709	55,859	53,837
Idaho.....	352,779	13,155	16,382	20,050	24,834	28,496	30,382	32,427	34,772	34,449	38,185	39,407	40,240
Ill.....	752,250	9,977	16,959	27,044	39,448	49,557	57,859	70,417	78,927	87,353	96,100	102,857	115,731
Kans.....	1,440,735	118,142	116,177	116,973	119,338	119,289	120,332	121,620	118,082	121,099	121,729	123,194	124,760
La.....	6,015,131	490,724	472,198	466,153	456,928	460,735	465,299	460,666	461,276	573,510	571,571	570,316	565,755
Md.....	958,657	617	18,031	38,555	60,635	84,568	94,511	102,195	107,373	110,646	112,441	113,832	115,253
Mass.....	183,333											23,721	159,612
Mich.....	432,269		763	10,300	22,260	33,171	40,978	44,999	48,687	52,564	57,888	59,320	61,339
Miss.....	103,089	2,817	3,991	4,707	5,630	6,464	7,593	8,525	10,944	11,924	12,687	13,468	14,039
Mo.....	4,494,484	242,710	262,629	291,571	318,540	347,855	373,017	391,985	411,618	446,180	457,344	469,784	481,251
Mont.....	580,053	31,275	37,067	41,495	46,031	49,490	52,487	51,278	52,738	53,355	53,668	55,229	55,910
N. J.....	137,700								491	14,014	30,089	43,752	49,354
N. Mex.....	645,057	21,994	27,330	36,076	43,882	53,075	56,924	57,186	61,459	66,220	70,209	74,374	76,328
N. Y.....	18,001,107	1,471,987	1,481,593	1,358,815	1,333,714	1,418,383	1,456,091	1,480,414	1,521,025	1,534,000	1,591,366	1,641,740	1,711,979
N. C.....	733,613			21,719	37,244	45,764	59,755	75,915	84,895	93,904	99,205	103,777	111,435
N. Dak.....	274,739	5,696	11,400	15,099	17,295	19,465	21,040	20,731	29,044	30,334	31,165	32,779	34,691
Ohio.....	1,425,580	40,042	54,025	68,774	85,326	99,878	112,334	125,652	140,868	159,078	170,290	181,030	188,263
Okla.....	100,912								2,854	16,254	16,254	24,463	27,411
Oreg.....	1,124,786	84,570	64,563	74,889	82,146	88,176	92,080	97,339	103,038	106,480	109,272	110,135	112,089
Pa.....	4,869,579	37,615	125,237	227,689	385,846	511,282	636,082	644,527	567,664	485,412	423,782	414,074	410,369
P. R.....	62,538								2,571	6,654	11,462	17,730	24,121
R. I.....	46,079					361	1,805	3,008	5,568	7,158	8,124	9,426	10,629
S. C.....	979,426	56,588	57,699	59,484	61,336	63,889	74,551	83,937	90,910	98,332	105,669	111,572	115,459
S. Dak.....	16,032								2,182	3,674	4,746	5,430	5,870
Utah.....	987,007	77,870	71,770	73,906	82,254	82,917	84,581	84,771	85,931	85,745	84,848	84,497	87,917
Vt.....	60,726	2,852	2,758	2,691	2,588	2,251	3,408	6,734	7,074	7,242	7,407	7,684	8,037
V. I.....	3,360	291	280	280	314	260	273	261	261	259	259	267	355
Va.....	834,086	65,974	60,027	57,527	55,136	56,794	57,563	64,535	70,942	78,176	84,825	90,134	92,453
Wash.....	3,438,448	113,996	189,679	264,540	304,314	358,737	316,982	311,783	311,252	314,782	323,985	300,386	328,012
W. Va.....	230,814		349	2,561	6,755	13,084	14,969	18,391	23,671	29,033	32,808	41,790	47,373
Wis.....	599,469	47,578	47,276	47,883	48,348	47,041	48,556	50,110	51,399	51,652	52,324	53,423	55,870
Wyo.....	280,447	16,961	19,398	21,409	22,737	23,555	24,653	24,873	25,097	25,514	25,611	25,442	25,197
General assistance													
Total *	\$195,248,000	\$19,931,000	\$19,605,000	\$19,455,000	\$17,715,000	\$16,166,000	\$15,054,000	\$14,452,000	\$14,633,000	\$13,985,000	\$14,418,000	\$14,629,000	\$15,205,000
Ala.....	25,676	2,474	2,289	2,046	1,695	1,961	2,051	2,464	2,607	2,371	1,668	1,824	2,226
Alaska.....	40,553	4,534	4,033	3,751	5,036	3,994	3,327	2,633	2,514	2,311	2,214	2,899	3,507
Ark.....	585,290	56,705	56,032	54,889	45,772	47,108	54,800	45,459	47,232	46,037	45,358	44,186	44,992
Calif.....	363,611	33,624	33,261	33,269	32,710	32,651	32,754	32,980	32,859	32,222	32,325	32,234	32,722
Colo.....	16,832,678	1,503,637	1,478,125	1,503,311	1,442,113	1,441,174	1,389,405	1,350,192	1,355,123	1,306,222	1,302,483	1,321,242	1,389,651
Conn.....	1,385,210	205,929	205,305	193,151	155,689	117,936	91,298	76,062	72,147	63,408	63,896	67,566	70,823
Del.....	2,390,357	227,108	210,188	223,150	199,596	165,823	188,146	180,039	183,956	182,164	194,756	199,663	207,748
D. C.....	398,102	41,227	40,804	38,975	36,057	34,678	30,545	27,875	28,495	27,886	29,527	30,049	31,984
Fla.....	574,987	53,547	54,598	54,150	55,362	52,741	51,039	45,172	40,930	44,865	42,076	38,176	36,631
Ga.....	910,500	75,400	76,800	78,000	77,000	78,000	78,000	76,000	74,000	75,000	72,000	75,000	75,000
Hawaii.....	673,829	57,395	55,916	56,435	55,442	55,025	56,931	51,315	55,752	53,844	55,933	58,801	61,040
Idaho.....	1,755,003	203,357	195,115	185,784	175,882	157,491	143,248	131,695	116,633	113,947	114,809	108,947	108,145
Ill.....	105,943	13,614	11,972	11,042	9,524	9,005	8,349	7,727	7,344	7,177	7,005	6,633	6,551
Ind.....	19,470,963	1,859,605	1,852,883	1,808,435	1,672,448	1,526,930	1,413,742	1,469,389	1,569,076	1,504,132	1,563,147	1,586,751	1,644,425
Iowa.....	3,482,160	381,394	351,942	330,998	297,869	273,717	256,222	251,208	233,069	240,468	268,502	288,440	308,325
Kans.....	1,291,641	140,994	136,803	133,743	114,422	96,793	87,951	86,163	89,624	89,654	95,056	101,037	119,401
Ky.....	1,222,229	119,443	124,259	117,832	108,756	100,906	95,671	93,285	93,696	90,408	88,657	93,365	95,921
La.....	852,228	76,008	77,591	80,935	75,869	68,033	66,317	69,047	64,828	64,300	63,000	68,000	68,000
La.....	2,282,923	174,029	176,711	178,792	170,753	177,332	178,909	178,659	178,784	179,020	226,437	230,471	233,026
Maine.....	1,794,755	197,962	198,000	187,743	169,783	145,520	129,503	125,555	114,802	119,435	122,147	133,980	150,325
Md.....	2,185,966	249,885	239,202	224,091	207,319	186,137	176,425	166,326	155,695	147,649	145,624	144,378	143,255
Mass.....	12,468,459	1,183,774	1,126,240	1,228,835	1,060,971	1,064,144	978,114	955,318	1,024,270	917,204	1,004,826	972,265	952,498
Mich.....	10,916,792	1,079,521	1,011,147	1,048,209	898,781	871,521	799,802	721,598	878,356	750,376	902,042	961,445	952,994
Minn.....	3,506,499	370,578	366,521	367,661	331,894	271,456	240,334	235,028	240,375	235,225	260,541	284,518	302,348
Miss.....	121,742	8,050	8,967	9,086	9,379	10,052	10,684	10,948	10,226	11,538	10,303	11,223	11,206
Mo.....	4,049,151	409,527	396,009	385,837	366,800	351,928	332,928	324,140	312,444	299,481	291,962	289,860	288,229
Mont.....	330,534	42,662	37,949	37,843	28,777	20,623	20,091	18,206	22,485	21,126	25,330	25,238	29,204
Neb.....	599,285	54,461	57,550	57,656	55,848	48,822	47,025	45,488	46,600	41,854	46,390	48,062	49,529
Nev.....	126,300	11,100	11,200	10,900	14,400	14,000	10,200	10,500	8,800	8,300	8,600	8,400	9,900
N. H.....	633,202	65,565	67,559	65,393	58,060	49,089	46,176	40,293	43,144	40,822	45,676	51,012	60,393
N. J.....	5,673,228	565,320	551,880	563,127	506,892	481,277	459,266	435,376	425,880	407,966	418,026	417,660	440,558
N. Mex.....	195,559	31,312	28,216	24,438	21,410	17,353	15,157	12,944	11,845	9,811	8,455	7,448	7,177
N. Y.....	49,206,704	4,625,364	4,674,611	4,771,694	4,541,953	4,305,357	4,102,160	3,914,370	3,819,928	3,664,236	3,614,436	3,579,338	3,593,250
N. C.....	590,603	67,114	69,056	65,147	56,360	47,166	42,616	42,044	39,866	39,467	38,866	41,150	41,751
N. Dak.....	275,903	38,646	39,803	39,763	29,941	18,756	14,656	13,739	13,494	14,204	15,388	16,930	20,583

See footnotes at end of table.



**Table 37.—Public assistance: Assistance payments by State, month, and program, 1951—Continued**

[Figures in italics for the special types of public assistance represent programs administered without Federal participation. Exclusive of vendor payments for medical care and cases receiving only such payments. Data corrected to Feb. 1, 1952]

State	Total	January	February	March	April	May	June	July	August	September	October	November	December
General assistance—Continued													
Ohio <sup>1</sup> .....	10,465,244	1,098,975	1,066,809	1,029,920	946,319	859,926	805,739	768,477	741,738	738,878	770,832	794,507	843,124
Okla.....	1,293,028	111,664	126,857	115,152	115,346	122,075	118,926	106,017	104,102	102,735	94,275	92,437	83,442
Oreg.....	3,338,650	363,635	371,654	373,412	296,605	277,141	241,875	218,174	215,207	211,693	224,403	251,004	293,544
Pa.....	15,207,501	1,990,597	1,898,200	1,739,963	1,471,558	1,211,297	996,342	931,110	950,613	977,301	988,106	1,008,322	1,044,062
P. R.....	446,341	46,878	43,377	41,924	41,644	41,782	41,544	41,385	38,777	33,732	28,938	24,655	21,705
R. I.....	3,031,755	310,448	266,088	291,247	253,116	231,459	216,457	223,725	234,163	245,700	253,823	244,778	260,751
S. C.....	587,184	41,441	41,308	56,914	56,865	57,864	55,252	50,501	52,505	49,237	42,905	40,538	41,854
S. Dak.....	277,546	27,998	10 31,000	10 30,000	29,907	25,759	24,511	17,292	16,519	15,508	19,535	19,500	20,021
Tenn.....	348,490	34,662	34,770	32,517	29,756	23,098	26,150	24,150	27,832	26,694	28,012	28,713	32,136
Tex. <sup>10</sup> .....	1,428,000	90,000	90,000	100,000	100,000	100,000	133,000	133,000	141,000	137,000	133,000	133,000	138,000
Utah.....	741,009	53,512	60,056	59,478	67,296	65,829	63,677	59,141	61,106	58,300	59,490	61,003	72,121
Vt. <sup>10</sup> .....	440,000	39,000	36,000	42,000	35,000	35,000	36,000	35,000	32,000	30,000	38,000	38,000	44,000
V. I.....	25,892	1,934	2,018	2,053	1,939	1,985	2,171	2,181	2,316	2,201	2,171	2,282	2,641
Wa.....	931,490	83,646	87,738	89,596	91,827	90,141	88,569	76,554	71,618	65,665	61,528	61,490	63,118
Wash.....	7,308,686	1,150,276	1,165,101	1,045,414	812,238	501,148	423,472	395,350	391,014	310,606	315,521	341,742	444,804
W. Va.....	1,330,608	142,974	132,936	124,093	121,608	116,858	109,857	106,215	101,287	98,155	94,929	91,867	89,829
Wis.....	3,231,467	332,367	330,851	329,729	295,452	258,030	237,377	228,229	230,092	218,422	237,207	246,781	286,930
Wyo.....	84,999	14,919	17,527	10,540	7,754	5,775	3,715	3,396	3,619	3,732	3,427	4,040	6,555

<sup>1</sup> All 53 States have plans approved by the Social Security Administration.

<sup>2</sup> Includes payments to recipients under 65 years of age for whom payments are made without Federal participation.

<sup>3</sup> States with plans approved by the Social Security Administration.

<sup>4</sup> Excludes cost of medical care, for which payments are made quarterly.

<sup>5</sup> Totals represent payments made by States with plans approved as follows: January, 49; February–September, 50; October–December, 51. Data include payments made without Federal participation as follows: California and Washington, January–December; Missouri, October–December; and Pennsylvania, February–December.

<sup>6</sup> See footnote 5.

<sup>7</sup> Represents States reporting plans in operation.

<sup>8</sup> Partly estimated; does not represent sum of State figures because total excludes, for Indiana and New Jersey, payments for medical care, hospitalization, and burial only.

<sup>9</sup> State program only; excludes program administered by local officials.

<sup>10</sup> Estimated.

<sup>11</sup> Represents approximately 60 percent of total expenditures; excludes assistance in kind only and, for a few counties, cash payments.

<sup>12</sup> Includes payments for medical care, hospitalization, and burial.

<sup>13</sup> Includes payments to cases receiving supplementation of other assistance programs.

**Table 38.—Public assistance: Number of recipients by State, month, and program, 1951**

[Figures in italics for the special types of public assistance represent programs administered without Federal participation. Exclusive of vendor payments for medical care and cases receiving only such payments. Data corrected to Feb. 1, 1952]

State	January	February	March	April	May	June	July	August	September	October	November	December
Old-age assistance												
Total <sup>1</sup> .....	2,784,236	2,777,783	2,771,678	2,760,733	2,754,963	2,745,344	2,737,701	2,732,021	2,722,933	2,711,620	2,705,125	2,701,080
Alabama.....	81,530	81,400	81,379	81,090	80,841	80,723	80,538	80,356	80,058	79,621	78,927	77,833
Alaska.....	1,626	1,628	1,620	1,629	1,634	1,626	1,638	1,653	1,633	1,652	1,645	1,652
Arizona.....	14,546	14,575	14,557	13,926	14,179	14,126	14,295	14,252	14,120	14,147	14,149	14,025
Arkansas.....	68,967	68,904	68,550	67,819	66,719	63,326	62,935	62,765	62,050	61,124	60,446	59,699
California.....	272,576	273,964	273,728	273,206	273,618	274,490	274,271	274,430	274,448	274,532	274,403	274,709
Colorado <sup>2</sup> .....	51,765	51,818	51,933	51,901	52,010	52,099	52,195	52,234	52,319	52,411	52,374	52,303
Connecticut.....	19,906	19,983	19,917	19,891	19,899	19,875	19,844	19,781	19,705	19,592	19,446	19,026
Delaware.....	1,601	1,593	1,580	1,565	1,561	1,582	1,597	1,597	1,590	1,599	1,603	1,623
District of Columbia.....	2,836	2,842	2,825	2,827	2,833	2,840	2,751	2,849	2,826	2,836	2,813	1,779
Florida.....	69,381	69,422	69,478	69,390	69,384	69,323	69,169	69,285	69,143	69,062	68,799	68,711
Georgia.....	102,073	102,042	102,033	102,064	101,920	101,684	99,579	97,154	96,196	95,734	95,753	95,705
Hawaii.....	2,316	2,292	2,281	2,299	2,291	2,316	2,305	2,306	2,290	2,279	2,262	2,269
Idaho.....	11,453	11,450	11,440	11,344	11,216	11,025	9,619	9,584	9,547	9,503	9,459	9,509
Illinois.....	119,093	118,420	117,593	116,833	116,210	115,701	115,236	114,977	114,795	114,644	114,550	114,125
Indiana.....	50,917	50,626	50,255	49,815	49,314	48,727	48,152	47,756	46,811	46,130	45,522	45,063
Iowa.....	49,221	49,070	49,046	48,963	48,971	48,862	48,920	49,035	49,043	48,899	48,799	48,692
Kansas.....	39,159	39,019	38,929	38,713	38,559	38,405	38,273	38,044	37,925	37,843	37,705	37,628
Kentucky.....	67,440	67,270	67,192	67,269	67,306	67,018	67,122	66,940	66,693	66,458	66,188	65,858
Louisiana.....	118,208	118,591	118,304	118,111	118,297	118,713	118,677	118,912	118,966	119,116	119,148	119,070
Maine.....	15,301	15,307	15,264	15,166	15,119	15,054	14,993	14,914	14,877	14,799	14,699	14,590
Maryland.....	11,793	11,672	11,682	11,612	11,524	11,488	11,543	11,538	11,527	11,493	11,452	11,450
Massachusetts.....	102,084	102,072	101,964	101,870	101,779	101,672	101,614	101,573	101,552	101,944	101,910	101,918

See footnotes at end of table.

Table 38.—Public assistance: Number of recipients by State, month, and program, 1951—Continued

(Figures in italics for the special types of public assistance represent programs administered without Federal participation. Exclusive of vendor payments for medical care and cases receiving only such payments. Data corrected to Feb. 1, 1952)

State	January	February	March	April	May	June	July	August	September	October	November	December
Old-age assistance—Continued												
Michigan.....	97,722	97,357	97,288	96,662	96,306	95,722	95,394	95,121	95,049	94,830	94,640	93,976
Minnesota.....	55,480	55,337	55,187	55,070	55,102	55,016	54,993	54,983	54,914	54,958	54,641	54,897
Mississippi.....	61,534	60,897	60,296	59,759	59,328	59,098	58,865	58,724	58,548	58,316	58,109	57,784
Missouri.....	132,521	132,318	131,892	131,887	131,806	131,748	131,641	131,879	132,212	132,398	132,443	132,454
Montana.....	11,777	11,807	11,827	11,835	11,775	11,713	11,653	11,584	11,546	11,495	11,439	11,403
Nebraska.....	23,128	23,034	22,906	22,915	22,801	22,696	22,665	22,600	22,589	22,542	22,439	22,396
Nevada.....	2,736	2,728	2,755	2,743	2,750	2,769	2,769	2,784	2,770	2,763	2,750	2,755
New Hampshire.....	7,445	7,414	7,372	7,297	7,254	7,194	7,145	7,129	7,077	7,069	7,027	7,027
New Jersey.....	23,925	23,760	23,611	23,401	23,280	23,227	23,166	23,097	22,914	22,839	22,657	22,545
New Mexico.....	10,410	10,470	10,536	10,558	10,656	10,676	10,678	10,715	10,743	10,760	10,730	10,735
New York.....	117,223	116,843	116,730	115,728	115,521	115,219	116,493	117,579	115,199	115,388	115,309	115,767
North Carolina.....	61,602	61,490	61,411	61,356	61,404	61,447	61,297	61,181	60,983	59,008	52,472	52,256
North Dakota.....	9,093	9,070	9,096	9,066	9,035	9,022	9,016	8,971	8,957	8,929	8,948	8,958
Ohio.....	122,372	121,618	121,045	120,857	120,406	119,910	119,602	119,248	118,779	118,602	118,513	118,280
Oklahoma.....	99,577	99,351	99,132	98,908	98,491	98,128	97,877	97,499	97,126	96,797	96,533	96,394
Oregon.....	23,621	23,544	23,469	23,336	23,255	23,180	23,197	23,128	23,022	22,999	22,942	22,999
Pennsylvania.....	84,033	82,994	82,467	81,266	80,579	79,740	78,967	78,535	77,944	77,608	76,866	76,283
Puerto Rico.....	16,925	16,995	17,193	17,374	17,532	17,677	17,818	18,051	18,599	19,532	20,945	22,862
Rhode Island.....	10,057	9,956	9,884	9,825	9,771	9,738	9,721	9,748	9,703	9,757	9,719	9,681
South Carolina.....	42,288	42,118	42,181	42,355	42,859	42,870	42,982	43,039	43,074	43,044	43,027	42,951
South Dakota.....	12,238	12,250	12,259	12,193	12,144	12,103	12,084	12,066	12,052	12,051	12,034	12,041
Tennessee.....	66,345	66,080	65,942	65,819	65,452	64,552	63,891	63,133	62,429	61,991	61,523	61,262
Texas.....	224,436	224,045	223,749	222,508	222,155	221,814	221,364	220,767	220,413	220,345	220,251	220,028
Utah.....	9,923	9,891	9,900	9,896	9,898	9,836	9,824	9,826	9,807	9,817	9,784	9,832
Vermont.....	6,967	6,965	6,940	6,842	6,860	6,891	6,877	6,887	6,925	6,932	6,951	6,903
Virgin Islands.....	596	608	614	616	626	627	628	638	638	644	656	663
Virginia.....	19,743	19,686	19,680	19,625	19,617	19,575	19,464	19,504	19,500	19,455	19,367	19,270
Washington.....	73,100	71,863	71,634	71,082	70,676	70,004	69,620	69,387	69,117	68,862	68,511	68,211
West Virginia.....	26,807	26,640	26,454	26,209	26,024	25,886	25,933	25,941	25,889	25,921	25,933	26,033
Wisconsin.....	52,475	52,306	52,291	52,099	52,108	52,075	52,031	52,038	51,986	51,949	51,864	51,839
Wyoming.....	4,345	4,388	4,387	4,373	4,333	4,316	4,315	4,318	4,305	4,301	4,317	4,318
Aid to dependent children (families)												
Total, 53 States.....	653,012	651,959	651,372	645,855	640,679	632,691	618,400	612,128	606,078	597,249	591,992	591,844
Total, 52 States <sup>1</sup> .....	652,983	651,932	651,345	645,829	640,654	632,664	618,373	612,101	606,050	597,221	591,963	591,816
Alabama.....	18,817	18,861	18,933	18,898	18,746	18,659	18,627	18,656	18,412	18,303	18,311	18,120
Alaska.....	654	664	673	687	707	682	687	690	685	679	678	703
Arizona.....	4,257	4,257	4,272	4,111	4,109	4,055	3,975	3,861	3,860	3,712	3,709	3,613
Arkansas.....	18,585	18,595	18,376	16,500	16,086	15,517	15,115	14,963	14,615	14,173	13,698	13,400
California.....	56,380	56,730	56,933	57,139	56,935	57,219	57,075	56,435	55,889	55,264	55,114	55,044
Colorado.....	5,527	5,595	5,615	5,624	5,565	5,450	5,400	5,355	5,329	5,272	5,187	5,225
Connecticut.....	5,561	5,599	5,595	5,577	5,543	5,535	5,489	5,406	5,326	5,260	5,163	5,096
Delaware.....	693	688	692	704	709	711	714	718	712	704	711	694
District of Columbia.....	2,164	2,152	2,160	2,160	2,130	2,118	2,099	2,137	2,091	2,101	2,086	2,056
Florida.....	28,771	28,934	29,023	29,001	28,965	28,876	28,857	28,857	28,537	28,503	28,196	28,105
Georgia.....	17,647	17,974	18,356	18,788	19,141	19,373	19,391	19,592	19,848	19,934	20,228	20,741
Hawaii.....	3,766	3,692	3,617	3,563	3,448	3,370	3,349	3,274	3,236	3,239	3,225	3,221
Idaho.....	2,525	2,516	2,523	2,503	2,447	2,371	2,323	2,283	2,213	2,156	2,150	2,171
Illinois.....	23,646	23,616	23,627	23,472	23,402	23,107	22,800	22,630	22,674	22,620	22,517	22,651
Indiana.....	11,087	11,030	10,839	10,654	10,337	10,067	9,707	9,493	9,295	9,071	8,809	8,714
Iowa.....	5,175	5,185	5,233	5,282	5,248	5,242	5,171	5,158	5,151	5,130	5,142	5,142
Kansas.....	5,202	5,166	5,132	5,058	4,963	4,797	4,646	4,558	4,560	4,455	4,390	4,376
Kentucky.....	23,932	23,958	23,949	23,918	23,900	23,228	22,860	22,572	22,086	21,605	21,440	21,245
Louisiana.....	27,117	26,547	25,845	25,022	24,442	23,904	23,337	22,984	22,503	22,086	21,910	22,038
Maine.....	4,404	4,482	4,553	4,567	4,572	4,554	4,472	4,419	4,405	4,364	4,364	4,407
Maryland.....	6,393	6,338	6,372	6,318	6,196	6,028	5,844	5,583	5,331	5,122	5,044	5,068
Massachusetts.....	13,421	13,439	13,418	13,435	13,361	13,275	13,107	13,028	13,019	12,999	13,074	13,019
Michigan.....	25,663	25,688	25,609	25,554	25,450	25,168	24,728	24,672	24,648	24,530	24,541	24,681
Minnesota.....	7,876	7,917	7,911	7,978	7,950	7,880	7,781	7,735	7,752	7,711	7,689	7,746
Mississippi.....	10,910	10,786	10,726	10,725	10,593	10,511	10,454	10,440	10,331	10,205	10,205	10,201
Missouri.....	24,995	24,819	24,472	24,341	24,069	23,833	23,596	23,358	23,594	23,243	22,930	22,736
Montana.....	2,417	2,450	2,464	2,477	2,472	2,442	2,382	2,352	2,356	2,330	2,348	2,368
Nebraska.....	3,529	3,521	3,498	3,493	3,429	3,358	3,332	3,305	3,046	2,970	2,938	2,919
Nevada.....	29	27	27	26	26	27	27	27	28	28	28	28
New Hampshire.....	1,656	1,675	1,659	1,647	1,623	1,606	1,494	1,470	1,508	1,497	1,482	1,492
New Jersey.....	5,305	5,291	5,291	5,235	5,253	5,224	5,078	5,109	5,142	5,104	5,044	5,045
New Mexico.....	5,444	5,472	5,521	5,554	5,608	5,587	5,602	5,589	5,551	5,446	5,390	5,349
New York.....	55,790	55,394	55,499	54,800	54,441	54,259	53,424	53,159	52,961	52,660	52,630	52,741
North Carolina.....	16,091	16,175	16,309	16,420	16,505	16,449	16,322	16,314	16,331	16,383	16,467	16,710
North Dakota.....	1,511	1,536	1,580	1,575	1,547	1,792	1,684	1,648	1,652	1,638	1,645	1,632
Ohio.....	14,659	14,809	14,852	14,871	14,876	14,666	14,400	14,167	14,167	13,898	13,737	13,660
Oklahoma.....	21,502	21,688	21,844	21,896	21,906	21,873	21,609	21,453	21,269	20,895	20,425	20,205
Oregon.....	3,917	4,015	4,203	4,262	4,193	4,079	3,279	3,166	3,270	3,323	3,294	3,330
Pennsylvania.....	45,539	44,548	44,022	42,436	41,041	39,302	37,784	36,974	35,923	35,063	34,196	33,873
Puerto Rico.....	11,452	11,398	11,458	11,492	11,519	11,519	11,598	11,789	12,014	12,446	13,330	14,485
Rhode Island.....	3,538	3,486	3,422	3,381	3,339	3,316	3,266	3,253	3,297	3,303	3,296	3,300

See footnotes at end of table.



Table 38.—Public assistance: Number of recipients by State, month, and program, 1951—Continued

(Figures in italics for the special types of public assistance represent programs administered without Federal participation. Exclusive of vendor payments for medical care and cases receiving only such payments. Data corrected to Feb. 1, 1952)

State	January	February	March	April	May	June	July	August	September	October	November	December
Aid to dependent children (families)—Continued												
South Carolina.....	6,765	6,730	6,696	6,684	6,715	6,700	6,670	6,616	6,594	6,543	6,503	6,487
South Dakota.....	2,531	2,579	2,599	2,609	2,612	2,611	2,590	2,609	2,621	2,580	2,555	2,580
Tennessee.....	24,401	24,319	24,067	23,774	23,497	22,902	22,359	22,127	21,854	21,444	21,087	20,999
Texas.....	19,301	19,289	19,451	19,554	19,321	19,015	18,683	18,342	18,292	17,339	16,531	16,339
Utah.....	3,309	3,278	3,293	3,207	3,153	3,091	3,046	3,089	3,048	2,976	2,944	2,985
Vermont.....	1,041	1,037	1,038	1,032	1,031	1,042	1,028	1,026	1,019	1,013	999	1,008
Virgin Islands.....	145	152	155	155	172	179	183	187	195	200	219	226
Virginia.....	8,438	8,514	8,580	8,523	8,495	8,372	8,158	8,110	8,023	7,930	7,810	7,813
Washington.....	11,370	11,287	11,382	11,351	11,106	10,890	10,353	9,968	9,675	9,307	9,044	8,958
West Virginia.....	18,335	18,181	18,030	17,837	17,673	17,351	17,363	17,327	17,143	16,801	16,752	16,757
Wisconsin.....	8,912	8,942	9,006	9,043	9,031	8,784	8,532	8,402	8,382	8,328	8,335	8,353
Wyoming.....	617	638	642	642	639	611	585	577	570	558	542	546
Aid to dependent children (children)												
Total, 53 States.....	1,666,144	1,664,241	1,663,082	1,651,655	1,637,341	1,617,096	1,581,434	1,567,218	1,553,249	1,532,255	1,520,326	1,522,030
Total, 52 States <sup>1</sup> .....	1,666,075	1,664,174	1,663,015	1,651,590	1,637,280	1,617,029	1,581,367	1,567,154	1,553,181	1,532,187	1,520,256	1,522,860
Alabama.....	52,131	52,310	52,459	52,211	51,718	51,594	51,511	51,572	50,992	50,693	50,729	50,429
Alaska.....	1,500	1,515	1,546	1,584	1,617	1,673	1,565	1,540	1,539	1,538	1,538	1,617
Arizona.....	11,972	12,057	12,112	11,592	11,593	11,417	11,175	10,903	10,907	10,404	10,314	10,000
Arkansas.....	48,259	48,354	47,869	43,801	42,869	41,719	40,754	40,549	39,733	38,727	37,560	36,950
California.....	130,094	130,279	130,645	132,041	131,185	131,349	131,078	129,921	129,208	127,841	127,976	128,226
Colorado.....	15,173	15,343	15,492	15,464	15,340	15,045	14,811	14,676	14,685	14,511	14,336	14,451
Connecticut.....	12,987	13,142	13,150	13,093	13,025	13,000	12,990	12,761	12,645	12,425	12,212	12,059
Delaware.....	2,015	2,019	2,051	2,081	2,088	2,082	2,105	2,113	2,096	2,065	2,098	2,063
District of Columbia.....	6,581	6,559	6,577	6,582	6,506	6,518	6,200	6,607	6,478	6,512	6,517	6,482
Florida.....	70,094	70,477	70,855	71,092	71,041	70,958	61,004	58,478	54,905	51,151	48,275	46,720
Georgia.....	44,829	45,672	46,074	47,606	48,469	49,113	49,133	49,740	50,432	50,693	51,433	52,547
Hawaii.....	10,983	10,773	10,555	10,368	9,984	9,797	9,755	9,543	9,363	9,304	9,301	9,313
Idaho.....	6,342	6,346	6,357	6,286	6,133	5,931	5,879	5,790	5,645	5,479	5,473	5,536
Illinois.....	61,164	61,161	61,241	60,958	60,769	60,089	59,523	59,208	59,491	59,463	59,267	59,061
Indiana.....	26,800	26,640	26,103	25,745	25,074	24,448	23,622	23,137	22,743	22,268	21,690	21,443
Iowa.....	13,445	13,504	13,657	13,796	13,665	13,587	13,403	13,325	13,394	13,336	13,350	13,437
Kansas.....	13,565	13,502	13,466	13,282	13,040	12,653	12,311	12,130	12,199	11,895	11,749	11,725
Kentucky.....	61,337	61,469	61,440	61,423	61,256	59,920	59,002	58,469	57,393	56,461	55,740	55,295
Louisiana.....	71,190	69,805	68,092	66,084	64,610	63,378	62,125	61,439	60,302	59,370	58,982	59,482
Maine.....	11,293	11,468	11,638	11,613	11,613	11,371	11,334	11,169	11,095	10,974	11,032	11,070
Maryland.....	18,557	18,550	18,628	18,472	18,033	17,526	17,042	16,208	15,673	15,098	14,859	14,832
Massachusetts.....	32,650	32,525	32,405	32,554	32,206	32,064	31,923	31,842	31,989	31,690	31,702	31,663
Michigan.....	59,005	59,129	58,867	58,667	58,255	57,636	56,705	56,583	56,565	56,272	56,430	56,821
Minnesota.....	20,973	20,155	20,245	20,313	20,244	20,151	19,891	19,748	19,854	19,762	19,794	19,978
Mississippi.....	30,072	30,798	30,692	30,738	30,727	30,520	30,309	30,162	30,288	29,983	29,605	29,640
Missouri.....	61,704	61,480	60,560	60,299	59,689	59,196	58,710	58,250	58,769	57,902	57,061	56,623
Montana.....	6,137	6,235	6,281	6,318	6,292	6,228	6,076	6,041	6,058	5,909	5,982	6,067
Nebraska.....	8,460	8,412	8,367	8,347	8,229	8,055	8,025	8,015	7,901	7,245	7,170	7,162
Nevada.....	69	67	67	65	61	67	67	64	68	68	70	70
New Hampshire.....	4,142	4,176	4,118	4,066	3,979	3,945	3,400	3,535	3,717	3,712	3,695	3,566
New Jersey.....	13,451	13,416	13,419	13,295	13,381	13,248	12,818	12,916	13,054	12,959	12,765	12,813
New Mexico.....	14,193	14,274	14,455	14,560	14,733	14,694	14,738	14,760	13,323	14,326	14,167	14,078
New York.....	130,931	130,291	130,838	129,571	128,946	128,127	126,204	125,851	125,921	125,690	126,322	126,591
North Carolina.....	44,786	45,205	45,593	45,936	46,149	45,978	45,479	45,371	45,452	45,528	45,768	46,402
North Dakota.....	4,888	4,999	5,135	5,112	5,095	4,968	4,601	4,518	4,488	4,444	4,421	4,378
Ohio.....	40,030	40,327	40,425	40,552	40,591	40,278	39,633	38,529	39,159	38,369	37,946	38,089
Oklahoma.....	55,078	55,369	55,681	55,654	55,598	55,321	54,561	54,010	53,572	52,513	51,367	50,827
Oregon.....	9,731	9,943	10,341	10,467	10,319	10,088	7,489	7,308	7,968	8,269	8,239	8,470
Pennsylvania.....	119,112	116,789	115,589	111,958	108,190	103,582	99,489	97,851	95,139	93,194	91,307	90,990
Puerto Rico.....	27,485	27,455	27,149	27,375	27,050	27,063	27,319	27,621	28,010	28,105	30,500	34,030
Rhode Island.....	8,558	8,407	8,263	8,124	7,985	7,982	7,881	7,849	7,930	7,967	7,977	8,022
South Carolina.....	19,492	19,409	19,379	19,319	19,473	19,254	19,205	19,124	19,067	18,897	18,811	18,787
South Dakota.....	6,152	6,239	6,324	6,355	6,349	6,329	6,276	6,291	6,303	6,217	6,188	6,274
Tennessee.....	65,166	64,984	64,368	63,642	62,861	61,165	59,765	59,262	58,623	57,538	56,634	56,376
Texas.....	54,935	55,007	55,381	55,638	55,095	54,329	53,476	52,496	51,283	49,574	47,491	47,130
Utah.....	8,504	8,440	8,460	8,258	8,157	8,001	7,897	7,999	7,599	7,713	7,587	7,681
Vermont.....	2,807	2,791	2,808	2,792	2,791	2,811	2,788	2,755	2,734	2,727	2,699	2,709
Virgin Islands.....	407	411	423	426	460	494	505	509	538	554	605	615
Virginia.....	23,839	24,020	24,158	24,037	23,875	23,470	22,963	22,840	22,558	22,342	21,988	22,060
Washington.....	26,959	26,742	27,010	26,946	26,414	25,879	24,615	23,748	23,135	22,363	21,839	21,639
West Virginia.....	82,240	81,777	81,346	80,757	80,216	79,315	49,385	49,428	49,017	47,840	47,560	47,555
Wisconsin.....	22,229	22,330	22,555	22,612	22,606	21,967	21,389	21,032	20,909	20,836	20,748	20,696
Wyoming.....	1,628	1,694	1,683	1,706	1,697	1,615	1,560	1,517	1,510	1,479	1,469	1,462

See footnotes at end of table.

**Table 38.—Public assistance: Number of recipients by State, month, and program, 1951—Continued**  
 [Figures in italics for the special types of public assistance represent programs administered without Federal participation. Exclusive of vendor payments for medical care and cases receiving only such payments. Data corrected to Feb. 1, 1952]

State	January	February	March	April	May	June	July	August	September	October	November	December
<b>Aid to dependent children (total recipients) *</b>												
Total, 53 States	2,239,628	2,237,055	2,235,293	2,217,521	2,197,806	2,170,308	2,122,586	2,103,208	2,084,104	2,055,463	2,039,163	2,041,473
Total, 52 States <sup>1</sup>	2,239,530	2,236,961	2,235,199	2,217,430	2,197,720	2,170,214	2,122,492	2,103,117	2,084,008	2,055,367	2,039,064	2,041,375
Alabama	65,867	66,079	66,280	64,892	64,533	64,565	64,690	65,057	64,476	64,240	64,462	64,163
Alaska	2,086	2,107	2,119	2,171	2,220	2,172	2,167	2,171	2,139	2,133	2,131	2,224
Arizona	15,999	16,085	16,152	15,482	15,481	15,258	14,951	14,563	14,565	13,918	13,820	13,408
Arkansas	62,930	63,107	62,534	57,290	56,039	54,684	53,399	53,105	52,025	50,712	49,213	48,388
California	174,773	175,210	175,796	177,182	176,047	175,971	175,470	173,823	172,716	170,715	170,860	171,067
Colorado	20,221	20,441	20,620	20,603	20,396	19,997	19,701	19,518	19,482	19,240	18,994	19,168
Connecticut	18,081	18,260	18,241	18,166	18,057	18,059	17,980	17,655	17,488	17,190	16,895	16,657
Delaware	2,655	2,648	2,684	2,724	2,733	2,728	2,755	2,759	2,739	2,702	2,741	2,692
District of Columbia	8,607	8,576	8,594	8,601	8,491	8,484	8,058	8,584	8,396	8,425	8,423	8,363
Florida	93,817	94,340	94,784	94,984	94,865	94,686	81,420	78,097	73,455	68,667	64,877	62,859
Georgia	58,337	59,284	60,475	61,570	62,722	63,580	63,623	64,421	65,358	65,710	66,851	68,733
Hawaii	14,328	14,031	13,732	13,465	12,949	12,654	12,563	12,269	12,048	11,971	11,952	11,932
Idaho	8,652	8,656	8,673	8,586	8,373	8,102	8,020	7,881	7,608	7,448	7,426	7,312
Illinois	82,768	82,733	82,828	82,412	82,182	81,294	80,507	80,051	80,380	80,284	80,000	80,327
Indiana	36,357	36,162	35,550	34,952	34,020	33,162	32,046	31,388	30,837	30,163	29,340	29,026
Iowa	18,073	18,144	18,347	18,534	18,385	18,289	18,052	17,970	18,037	17,962	17,975	18,000
Kansas	18,114	18,013	17,949	17,707	17,373	16,834	16,363	16,106	16,156	15,751	15,537	15,484
Kentucky	83,539	83,741	83,736	83,693	83,539	81,680	80,411	79,630	78,093	76,752	75,745	75,096
Louisiana	96,663	94,708	92,330	89,524	87,497	85,763	83,978	82,953	81,360	80,443	79,469	80,091
Maine	15,427	15,892	15,943	15,955	15,942	15,897	15,582	15,367	15,279	15,122	15,182	15,272
Maryland	24,372	24,398	24,518	24,313	23,747	23,090	22,439	21,437	20,565	19,778	19,471	19,463
Massachusetts	44,523	44,405	44,234	44,417	43,968	43,749	43,473	43,310	43,423	43,063	43,160	43,051
Michigan	82,964	83,154	82,829	82,530	82,020	81,107	79,743	79,562	79,513	79,112	79,287	79,791
Minnesota	26,613	26,729	26,871	26,888	26,775	26,610	26,241	26,067	26,168	26,040	26,029	26,263
Mississippi	40,593	40,290	40,131	40,176	39,762	39,447	39,129	39,079	39,297	38,983	38,585	38,323
Missouri	84,296	83,908	82,669	82,304	81,434	80,705	79,993	79,304	80,052	78,838	77,666	77,020
Montana	8,219	8,424	8,545	8,594	8,560	8,473	8,265	8,200	8,218	8,099	8,125	8,200
Nebraska	11,415	11,354	11,282	11,254	11,066	10,823	10,783	10,740	10,065	9,867	9,778	9,776
Nevada	98	94	94	91	86	84	84	91	96	96	99	98
New Hampshire	5,669	5,722	5,646	5,582	5,476	5,425	4,786	4,902	5,115	5,097	5,062	4,949
New Jersey	17,983	17,900	17,819	17,612	17,696	17,482	16,929	17,040	17,199	17,109	16,866	16,903
New Mexico	18,791	18,889	19,116	19,229	19,031	19,374	19,406	19,399	17,894	18,782	18,550	18,599
New York	184,163	183,088	183,665	181,945	181,004	179,933	177,269	176,911	176,546	176,229	176,908	177,502
North Carolina <sup>2</sup>	58,463	58,954	59,456	59,893	60,178	59,959	59,353	59,238	59,333	59,454	59,765	60,006
North Dakota	6,479	6,614	6,801	6,778	6,736	6,576	6,088	5,966	5,935	5,869	5,839	5,778
Ohio <sup>3</sup>	53,479	53,919	54,034	54,170	54,202	53,716	52,838	51,617	52,138	51,084	50,487	50,543
Oklahoma	72,135	72,556	73,163	73,255	73,244	72,949	72,037	71,397	70,863	69,513	68,022	67,326
Oregon	12,957	13,285	13,823	14,018	13,796	13,471	10,282	10,011	10,734	11,053	11,000	11,278
Pennsylvania	161,785	158,500	156,748	151,520	146,346	140,007	134,481	132,089	128,379	125,614	122,893	122,236
Puerto Rico	36,647	36,573	36,386	36,588	36,172	36,486	36,862	37,117	37,727	38,071	41,177	45,526
Rhode Island	11,883	11,676	11,470	11,330	11,140	11,109	10,961	10,913	11,048	11,074	11,077	11,123
South Carolina	25,384	25,158	25,105	25,022	25,216	24,950	24,862	24,715	24,619	24,397	24,262	24,221
South Dakota	8,272	8,399	8,500	8,541	8,535	8,511	8,437	8,458	8,473	8,355	8,293	8,388
Tennessee	86,695	86,438	85,750	84,765	83,740	81,501	79,676	78,973	78,108	76,697	75,609	75,275
Texas	73,962	74,024	74,559	74,917	74,139	73,070	71,889	70,580	69,258	66,658	63,771	63,218
Utah	11,518	11,438	11,457	11,177	11,013	10,791	10,650	10,789	10,382	10,233	10,370	10,370
Vermont	3,556	3,588	3,608	3,592	3,590	3,618	3,598	3,550	3,522	3,514	3,478	3,502
Virgin Islands	458	456	470	471	510	546	595	576	608	625	680	695
Virginia	31,450	31,693	31,899	31,714	31,535	31,030	30,348	30,155	29,777	29,466	28,982	29,030
Washington	37,462	37,166	37,543	37,414	36,643	35,895	34,139	32,908	32,028	30,881	30,090	29,799
West Virginia	67,632	67,301	66,843	65,919	65,226	64,016	64,092	64,108	63,580	62,192	61,758	61,744
Wisconsin	30,208	30,370	30,621	30,710	30,672	29,761	29,082	28,598	28,455	28,344	28,216	28,137
Wyoming	2,190	2,275	2,271	2,299	2,284	2,175	2,081	2,040	2,026	1,979	1,952	1,948
<b>Aid to the blind</b>												
Total, 53 States	96,065	96,066	95,905	96,975	96,990	97,024	97,256	97,349	97,158	97,185	97,221	97,179
Total, 51 States <sup>1</sup>	77,779	93,234	93,085	94,162	94,173	94,220	94,453	94,548	94,344	97,146	97,172	97,129
Alabama	1,551	1,559	1,561	1,551	1,558	1,563	1,563	1,552	1,539	1,532	1,529	1,529
Alaska	806	896	889	853	832	833	798	770	766	738	760	742
Arizona	2,049	2,043	2,036	2,020	1,993	1,949	1,951	1,955	1,946	1,933	1,912	1,892
Arkansas	10,994	11,081	11,060	11,053	11,143	11,201	11,297	11,361	11,376	11,426	11,462	11,476
California	373	372	372	364	357	355	357	357	353	351	352	349
Colorado	294	296	304	308	303	302	307	308	308	314	311	309
Connecticut	196	199	201	204	203	202	206	207	220	219	217	220
Delaware	261	258	262	260	260	261	269	260	263	261	262	264
District of Columbia	3,318	3,319	3,316	3,321	3,324	3,322	3,302	3,308	3,310	3,309	3,294	3,278
Florida	2,826	2,838	2,854	2,844	2,869	2,868	2,864	2,869	2,882	2,883	2,886	2,912
Georgia	109	113	114	116	115	114	114	115	114	121	122	120
Hawaii	210	208	210	208	205	207	208	208	206	202	200	204
Idaho	4,257	4,247	4,212	4,199	4,183	4,168	4,148	4,135	4,109	4,102	4,113	4,101
Illinois	1,842	1,838	1,827	1,816	1,820	1,812	1,798	1,775	1,762	1,749	1,740	1,737
Indiana	1,255	1,253	1,256	1,262	1,262	1,263	1,258	1,267	1,268	1,267	1,283	1,281

See footnotes at end of table.



**Table 38.—Public assistance: Number of recipients by State, month, and program, 1951—Continued**

[Figures in italics for the special types of public assistance represent programs administered without Federal participation. Exclusive of vendor payments for medical care and cases receiving only such payments. Data corrected to Feb. 1, 1952]

State	January	February	March	April	May	June	July	August	September	October	November	December
<b>Aid to the blind—Continued</b>												
Kansas	664	665	667	662	657	646	639	641	636	633	630	622
Kentucky	2,455	2,463	2,462	2,475	2,477	2,476	2,500	2,499	2,510	2,508	2,523	2,525
Louisiana	1,860	1,870	1,873	1,871	1,863	1,882	1,869	1,890	1,875	1,880	1,871	1,869
Maine	667	660	658	656	649	646	646	643	628	621	608	606
Maryland	485	484	480	486	490	487	488	489	488	490	489	489
Massachusetts	1,525	1,530	1,540	1,555	1,564	1,571	1,567	1,569	1,569	1,596	1,605	1,630
Michigan	1,857	1,855	1,858	1,863	1,858	1,853	1,849	1,842	1,841	1,847	1,848	1,860
Minnesota	1,130	1,138	1,136	1,157	1,150	1,148	1,152	1,143	1,160	1,163	1,176	1,166
Mississippi	2,813	2,801	2,787	2,773	2,765	2,769	2,781	2,791	2,793	2,805	2,805	2,807
Missouri	2,804	2,799	2,786	2,778	2,773	2,767	2,768	2,764	2,777	2,827	2,837	2,839
Montana	528	530	529	530	535	546	542	543	543	538	539	533
Nebraska	733	732	737	736	730	736	747	751	754	759	757	757
Nevada	35	35	34	36	44	37	37	37	37	39	38	38
New Hampshire	318	320	322	321	318	312	306	307	303	303	306	304
New Jersey	780	777	772	774	780	781	783	789	792	784	787	791
New Mexico	520	522	521	522	522	523	523	511	509	508	507	500
New York	4,029	4,015	4,016	4,012	4,008	4,029	4,175	4,195	4,027	4,042	4,039	4,035
North Carolina	4,304	4,335	4,340	4,391	4,431	4,454	4,485	4,484	4,485	4,493	4,482	4,467
North Dakota	109	109	112	109	108	110	113	113	113	115	115	113
Ohio	3,892	3,888	3,888	3,880	3,842	3,834	3,826	3,809	3,803	3,790	3,765	3,769
Oklahoma	2,692	2,664	2,666	2,657	2,649	2,619	2,621	2,610	2,602	2,581	2,571	2,563
Oregon	393	395	399	399	399	396	393	393	390	391	391	386
Pennsylvania	15,447	15,440	15,348	15,291	15,301	15,311	15,339	15,397	15,443	15,430	15,467	15,479
Puerto Rico	509	525	532	514	514	467	464	463	451	461	482	505
Rhode Island	183	188	185	183	179	177	181	181	181	185	187	190
South Carolina	1,581	1,576	1,569	1,578	1,597	1,606	1,614	1,621	1,611	1,618	1,610	1,597
South Dakota	225	221	221	218	220	220	219	220	220	220	216	217
Tennessee	2,698	2,705	2,709	2,725	2,741	2,747	2,748	2,740	2,746	2,738	2,747	2,767
Texas	5,006	4,917	4,895	6,080	6,094	6,093	6,100	6,098	6,074	6,064	6,038	6,033
Utah	205	205	210	209	210	214	215	216	221	224	221	219
Vermont	186	185	184	180	179	179	179	178	180	177	179	181
Virgin Islands	49	48	49	47	49	50	48	48	45	46	45	45
Virginia	1,525	1,529	1,536	1,517	1,522	1,519	1,515	1,520	1,511	1,508	1,503	1,494
Washington	856	846	843	850	850	846	847	848	847	849	846	841
West Virginia	1,078	1,079	1,070	1,070	1,075	1,079	1,075	1,077	1,085	1,080	1,082	1,079
Wisconsin	1,384	1,386	1,387	1,389	1,372	1,374	1,377	1,384	1,369	1,368	1,358	1,349
Wyoming	109	111	104	103	99	99	98	97	97	97	97	95
<b>Aid to the permanently and totally disabled</b>												
<b>Total *</b>	<b>70,770</b>	<b>74,567</b>	<b>80,002</b>	<b>87,845</b>	<b>97,079</b>	<b>104,230</b>	<b>108,907</b>	<b>111,329</b>	<b>113,049</b>	<b>114,923</b>	<b>118,284</b>	<b>124,419</b>
Alabama	7,653	7,847	8,087	8,257	8,397	8,488	8,611	8,746	8,742	8,773	8,695	8,635
Colorado	43	43	275	788	1,646	2,153	2,698	3,017	3,207	3,326	3,409	3,507
Delaware	57	64	77	85	93	100	102	95	100	111	111	120
District of Columbia	700	689	723	787	849	890	930	1,010	1,060	1,096	1,156	1,217
Hawaii	355	370	428	535	665	785	912	1,143	1,241	1,219	1,180	1,153
Idaho	265	327	409	509	591	627	667	716	709	735	757	774
Illinois	233	415	648	945	1,174	1,348	1,537	1,727	1,852	1,980	2,108	2,304
Kansas	2,539	2,480	2,485	2,548	2,545	2,552	2,591	2,500	2,548	2,542	2,546	2,580
Louisiana	15,854	15,228	15,105	14,713	14,783	14,884	14,759	14,713	14,629	14,553	14,538	14,514
Maryland	20	475	964	1,453	1,950	2,150	2,301	2,390	2,455	2,486	2,510	2,520
Massachusetts											532	2,611
Michigan		12	178	395	585	712	777	847	902	977	1,003	1,034
Mississippi	173	248	293	361	389	454	501	562	610	652	694	718
Missouri	5,148	5,588	6,229	6,819	7,463	8,016	8,438	8,877	9,640	9,884	10,155	10,396
Montana	536	633	712	786	845	897	921	962	966	971	993	1,009
New Jersey											519	860
New Mexico	523	651	867	1,054	1,267	1,364	1,455	1,560	1,683	1,784	1,888	1,933
New York	25,366	24,908	22,896	22,681	23,897	24,682	25,731	26,449	26,187	26,435	27,018	28,031
North Carolina			790	1,379	1,713	2,226	2,847	3,186	3,507	3,685	3,843	4,113
North Dakota	112	232	293	337	308	399	498	530	560	567	579	594
Ohio	924	1,253	1,603	1,973	2,328	2,628	2,936	3,267	3,681	3,873	4,095	4,254
Oklahoma									45	508	567	1,229
Oregon	1,279	1,025	1,134	1,258	1,380	1,419	1,475	1,548	1,590	1,618	1,640	1,667
Pennsylvania	1,235	3,404	6,055	9,644	12,543	14,994	15,007	13,403	11,402	9,934	9,444	9,364
Puerto Rico								246	711	1,394	1,866	2,625
Rhode Island					10	32	51	99	121	139	152	170
South Carolina	1,726	1,770	1,833	1,895	1,983	2,319	2,616	2,842	3,079	3,305	3,492	3,621
South Dakota									55	91	118	134
Utah	1,565	1,457	1,469	1,501	1,514	1,566	1,574	1,581	1,587	1,572	1,576	1,564
Vermont	183	178	174	167	146	175	174	180	183	185	187	194
Virgin Islands	25	25	24	23	23	24	23	23	22	22	23	23
Virginia	1,763	1,753	1,714	1,692	1,714	1,751	1,933	2,117	2,307	2,488	2,639	2,754
Washington	1,453	2,361	3,306	3,875	4,650	4,905	5,003	4,949	5,161	5,292	5,292	5,266
West Virginia		10	76	200	403	462	579	755	949	1,085	1,408	1,610
Wisconsin	764	757	756	759	744	764	788	810	812	826	840	848
Wyoming	319	364	399	426	441	464	472	478	486	487	480	473

See footnotes at end of table.

**Table 38.—Public assistance: Number of recipients by State, month, and program, 1951—Continued**

[Figures in italics for the special types of public assistance represent programs administered without Federal participation. Exclusive of vendor payments for medical care and cases receiving only such payments. Data corrected to Feb. 1, 1952]

State	January	February	March	April	May	June	July	August	September	October	November	December
General assistance (cases)												
Total <sup>10</sup>	425,000	421,000	412,000	384,000	355,000	335,000	324,000	319,000	311,000	311,000	316,000	323,000
Alabama	106	102	89	74	84	89	107	111	101	73	79	94
Alaska	115	111	105	122	97	70	71	48	38	46	51	70
Arizona	1,502	1,468	1,453	1,193	1,207	1,261	1,148	1,199	1,179	1,163	1,145	1,132
Arkansas <sup>11</sup>	2,603	2,577	2,567	2,524	2,528	2,520	2,532	2,520	2,469	2,487	2,462	2,482
California	35,399	35,489	35,910	34,366	32,221	30,544	29,948	29,798	29,100	28,868	29,162	29,901
Colorado	4,752	4,864	4,567	3,766	2,941	2,394	2,027	1,912	1,753	1,667	1,707	1,760
Connecticut	4,447	4,332	4,244	4,060	3,963	3,741	3,683	3,655	3,654	3,739	3,830	3,917
Delaware	1,136	1,116	1,082	1,034	989	916	875	864	835	836	837	885
District of Columbia	1,040	1,062	1,045	1,003	962	933	810	841	809	760	701	602
Florida <sup>12</sup>	5,000	5,100	5,000	5,000	5,000	5,000	4,900	4,900	4,900	4,800	4,900	4,900
Georgia	3,436	3,362	3,419	3,343	3,384	3,299	3,104	3,329	3,262	3,366	3,456	3,623
Hawaii	3,914	3,761	3,646	3,471	3,078	2,854	2,641	2,426	2,198	2,079	1,925	1,900
Idaho <sup>13</sup>	392	348	311	277	256	239	221	202	197	189	183	183
Illinois	37,421	36,810	35,705	33,379	30,635	28,710	28,036	27,712	27,067	27,011	27,450	28,049
Indiana <sup>14</sup>	12,158	11,710	11,144	10,318	9,064	8,476	8,206	7,946	8,004	8,033	8,705	9,423
Iowa	4,490	4,331	4,160	3,794	3,399	3,179	3,236	3,209	3,151	3,184	3,432	3,748
Kansas	2,765	2,874	2,795	2,613	2,348	2,317	2,242	2,179	2,099	2,073	2,122	2,157
Kentucky	3,299	3,374	3,425	3,198	2,677	2,537	2,635	2,586	2,570	2,800	2,850	2,900
Louisiana	5,922	5,961	6,030	5,746	5,901	5,933	6,007	6,020	6,017	5,978	5,963	6,159
Maine	4,369	4,370	4,287	4,059	3,535	3,225	3,061	2,648	2,836	2,873	3,060	3,429
Maryland	5,709	5,326	5,003	4,562	4,108	3,845	3,645	3,400	3,190	3,165	3,130	3,038
Massachusetts	22,262	22,067	21,867	20,883	20,061	18,965	18,772	18,727	18,521	18,705	18,635	17,635
Michigan	23,640	23,975	23,223	21,585	20,194	19,101	18,846	19,019	18,755	19,281	20,231	21,580
Minnesota	7,406	7,557	7,398	6,982	6,052	5,425	5,176	5,262	5,133	5,240	5,518	6,002
Mississippi	711	791	796	827	861	905	954	916	964	828	917	914
Missouri	13,059	12,752	12,488	11,948	11,522	10,999	10,703	10,402	10,005	9,804	9,627	9,357
Montana	1,164	1,090	1,024	878	647	634	641	741	742	823	885	1,021
Nebraska	1,587	1,636	1,657	1,554	1,425	1,373	1,280	1,240	1,160	1,230	1,273	1,279
Nevada <sup>15</sup>	410	415	410	390	380	330	330	330	310	305	300	290
New Hampshire	1,645	1,652	1,650	1,442	1,341	1,167	1,143	1,174	1,202	1,132	1,306	1,447
New Jersey <sup>16</sup>	9,920	9,786	9,602	8,935	8,445	8,034	7,996	7,596	7,343	7,267	7,258	7,438
New Mexico	1,361	1,239	1,078	947	790	677	590	542	455	397	352	327
New York <sup>17</sup>	61,789	61,245	62,521	60,412	57,284	54,986	52,413	50,892	48,797	48,455	49,107	49,308
North Carolina	4,293	4,154	3,934	3,285	2,756	2,520	2,367	2,212	2,050	2,044	2,286	2,175
North Dakota	931	967	972	804	526	430	391	405	392	410	442	510
Ohio <sup>18</sup>	25,415	24,881	24,622	22,948	21,299	20,216	19,565	19,556	18,997	19,924	20,179	20,967
Oklahoma <sup>19</sup>	7,600	9,400	7,900	7,800	8,100	7,800	8,000	7,200	7,100	6,500	6,300	5,700
Oregon	6,355	6,581	6,285	5,098	4,425	3,904	3,702	3,420	3,418	3,718	4,375	5,135
Pennsylvania	38,166	35,985	33,683	29,238	25,355	20,687	19,208	19,909	20,299	20,686	20,502	20,713
Puerto Rico	6,251	6,157	5,866	5,845	5,838	5,801	5,727	5,384	4,680	3,904	3,546	3,241
Rhode Island	5,112	4,863	4,943	4,565	4,237	4,030	4,021	4,276	4,239	4,170	4,367	4,131
South Carolina	3,415	3,350	3,228	3,200	3,322	3,147	2,922	2,967	2,781	2,491	2,408	2,344
South Dakota	960	1,067	1,005	1,103	968	855	659	637	591	712	700	684
Tennessee	3,471	3,160	2,920	2,307	1,811	2,068	1,990	2,150	2,175	2,210	2,215	2,365
Texas <sup>20</sup>	4,600	4,600	5,200	5,200	5,200	7,100	7,100	7,200	7,000	7,100	7,100	7,200
Utah	1,049	1,178	1,130	1,290	1,230	1,192	1,158	1,158	1,112	1,093	1,157	1,298
Vermont <sup>21</sup>	1,100	1,100	1,200	1,000	1,000	1,000	1,100	900	850	1,000	1,000	1,000
Virgin Islands	202	204	209	192	196	224	225	232	224	220	230	232
Virginia	3,328	3,432	3,539	3,513	3,428	3,362	3,012	2,830	2,618	2,439	2,384	2,388
Washington	16,463	15,999	15,444	12,127	9,050	7,866	7,362	7,329	6,762	6,673	7,023	8,132
West Virginia	6,766	6,108	5,529	5,432	5,235	4,940	4,789	4,602	4,442	4,293	4,142	4,043
Wisconsin	6,688	6,716	6,498	5,993	5,158	4,848	4,768	4,577	4,384	4,618	4,817	5,209
Wyoming	304	383	282	210	151	105	100	102	90	94	102	136

<sup>1</sup> All 53 States have plans approved by the Social Security Administration.  
<sup>2</sup> Includes recipients under 65 years of age in Colorado for whom payments are made without Federal participation.

<sup>3</sup> States with plans approved by the Social Security Administration.  
<sup>4</sup> Includes recipients receiving supplementation from general assistance.  
<sup>5</sup> Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.

<sup>6</sup> Number of adults included in total number of recipients partly estimated.  
<sup>7</sup> Totals represent recipients in States with plans approved by the Social Security Administration as follows: January, 49; February-September, 50; October-December, 51. Data include recipients to whom payments were made without Federal participation as follows: California and Washington, January-December; Missouri, October-December; and Pennsylvania, February-December.  
<sup>8</sup> See footnote 7.

<sup>9</sup> Represents States reporting plans in operation.

<sup>10</sup> Partly estimated; does not represent sum of State figures because total excludes, for Indiana and New Jersey, estimated number of cases receiving medical care, hospitalization, and burial only.

<sup>11</sup> State program only; excludes program administered by local officials.

<sup>12</sup> Estimated.

<sup>13</sup> Excludes cases receiving assistance in kind only and, for a few counties, cases receiving cash payments.

<sup>14</sup> Includes unknown number of cases receiving medical care, hospitalization, and burial only.

<sup>15</sup> Includes cases receiving medical care only.

<sup>16</sup> Includes cases receiving supplementation of other assistance programs.

<sup>17</sup> Represents program administered by Oklahoma Emergency Relief Board and program administered by county commissioners; excludes estimated duplication between programs.



**Table 39.—Payments: Percentage distribution of payments in relation to Federal matching maximums, by program, September 1951**

[Federal matching maximums: Old-age assistance, aid to the blind, and aid to the permanently and totally disabled, \$50 per month; aid to dependent children, \$27 per month for an adult, \$27 for the first child, and \$18 for each additional child. Data exclude vendor payments for medical care]

State	Old-age assistance			Aid to the blind			Aid to the permanently and totally disabled			Aid to dependent children		
	Less than Federal maximum	Same as Federal maximum	More than Federal maximum	Less than Federal maximum	Same as Federal maximum	More than Federal maximum	Less than Federal maximum	Same as Federal maximum	More than Federal maximum	Less than Federal maximum	Same as Federal maximum	More than Federal maximum
United States.....	60.5	8.6	30.9	62.0	7.6	30.4	58.1	10.3	31.5	58.0	6.9	35.2
Alabama.....	98.1	1.8	.2	97.7	2.1	.1	98.3	1.5	.1	99.1	.9	( <sup>1</sup> )
Alaska.....	33.0	6.4	60.6	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	49.2	.9	49.9
Arizona.....	34.1	6.0	59.9	34.7	2.7	62.6	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	33.1	63.8	3.1
Arkansas.....	98.9	1.1		97.4	2.6		( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	100.0		
California.....	12.3	.6	87.1	43.5	4.3	96.2	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	13.7	1.0	85.2
Colorado.....	9.4	.5	90.1	34.3	2.0	63.7	53.7	2.4	43.9	39.8	1.5	58.7
Connecticut.....	43.0	2.3	54.7	30.2	2.3	67.5	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	23.9	.9	75.1
Delaware.....	97.4	2.6		87.9	2.7	39.4	77.8	3.0	19.2	49.6	.4	50.0
District of Columbia.....	54.7	2.4	42.9	48.1	1.1	50.8	37.1	3.9	58.9	36.7	1.9	61.4
Florida.....	71.7	28.3		66.7	33.3		( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	99.7	.3	
Georgia.....	96.8	3.2		91.2	8.8		( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	95.2	4.8	
Hawaii.....	88.4	1.6	10.0	76.8	6.2	17.0	60.4	13.5	26.1	50.2	1.5	48.2
Idaho.....	58.1	2.8	39.2	48.1	3.3	46.6	55.3	6.2	38.5	23.6	1.9	74.5
Illinois.....	61.0	4.0	35.0	50.1	4.2	45.7	63.1	3.7	33.2	18.7	.7	80.5
Indiana.....	81.0	17.6	1.4	69.5	29.5	1.0	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	90.1	.5	9.4
Iowa.....	53.1	2.9	44.0	39.6	2.2	58.2	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	29.5	1.0	69.6
Kansas.....	53.7	6.7	39.6	51.8	9.1	39.1	57.4	6.9	35.8	45.4	3.2	51.4
Kentucky.....	98.0	2.0		93.8	6.2		( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	100.0	( <sup>1</sup> )	
Louisiana.....	40.7	57.7	1.5	63.1	2.0	34.9	80.5	.4	19.0	94.9	.3	4.8
Maine.....	48.2	51.8		37.3	62.7		( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	31.4	64.6	4.0
Maryland.....	73.6	2.6	23.7	57.0	3.9	39.1	55.6	4.0	40.5	50.2	1.6	48.2
Massachusetts.....	37.8	1.4	60.8	18.6	1.0	80.4	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	22.6	.5	76.9
Michigan.....	50.5	2.4	47.1	31.2	2.6	66.3	30.3	1.4	68.3	26.9	.6	72.5
Minnesota.....	56.8	5.3	37.9	41.6	4.2	54.2	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	28.0	4.1	67.8
Mississippi.....	100.0			100.0			100.0			100.0		
Missouri.....	49.1	50.9		( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	30.2	67.2	2.5	91.7	8.3	
Montana.....	41.4	5.0	53.6	33.3	4.8	61.9	32.1	8.5	59.4	42.9	3.2	53.8
Nebraska.....	50.1	3.1	46.7	30.5	2.7	66.8	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	24.4	1.1	74.5
Nevada.....	11.7	.9	87.4	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )
New Hampshire.....	61.8	2.1	36.1	53.1	2.0	44.9	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	22.9	1.0	76.1
New Jersey.....	53.1	2.4	44.5	36.2	2.8	61.0	43.8	2.7	53.5	27.1	1.1	71.7
New Mexico.....	77.4	11.7	10.9	78.2	7.2	14.6	74.1	11.9	13.9	93.9	4.8	1.3
New York.....	47.8	1.9	50.3	33.5	1.4	65.1	36.9	2.2	60.8	21.1	.6	78.3
North Carolina.....	97.9	2.1		82.9	17.1		94.2	5.8		88.8	11.2	
North Dakota.....	59.5	4.3	36.3	46.9	3.5	49.6	53.9	3.6	42.5	30.3	1.3	68.4
Ohio.....	40.8	2.5	56.7	49.5	36.8	13.7	49.8	50.2		61.9	23.8	14.3
Oklahoma.....	48.9	2.8	48.4	39.0	2.1	58.8	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	27.8	72.2	
Oregon.....	45.1	2.6	52.3	25.6	1.5	72.8	26.1	3.1	70.8	24.5	1.3	74.3
Pennsylvania.....	70.8	2.7	26.4	100.0			56.2	4.0	39.8	38.1	1.7	62.2
Puerto Rico.....	100.0			100.0			100.0			100.0		
Rhode Island.....	59.5	2.4	38.1	43.6	3.3	53.0	43.0	.8	56.2	32.0	1.2	66.8
South Carolina.....	100.0			100.0			100.0			100.0		
South Dakota.....	68.7	31.3		72.4	27.6		( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	37.5	53.4	9.2
Tennessee.....	91.3	8.7		74.5	25.5		( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	100.0		
Texas.....	100.0			100.0			( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	99.7	.3	
Utah.....	39.5	4.3	56.2	33.9	10.0	56.1	32.5	15.2	52.2	21.9	.7	77.5
Vermont.....	77.2	22.8		65.0	35.0		63.6	36.4		82.1	17.9	
Virgin Islands.....	100.0			100.0			100.0			99.5	.5	
Virginia.....	95.6	3.3	1.1	85.0	15.0		84.8	3.7	11.5	84.8	9.4	5.7
Washington.....	26.5	1.3	72.2	12.2	4.4	87.4	50.0	2.2	47.9	21.9	1.3	76.8
West Virginia.....	94.9	5.1		91.2	8.8		86.7	13.3		97.1	2.9	
Wisconsin.....	54.0	13.1	33.0	39.3	7.2	53.5	27.0	2.5	70.6	23.8	2.1	74.1
Wyoming.....	29.7	3.2	67.2	24.7	5.2	70.1	34.6	12.6	52.9	26.8	2.3	70.9

<sup>1</sup> No program.

<sup>2</sup> Less than 0.05 percent.

<sup>3</sup> Data for October 1951.

<sup>4</sup> Excludes payments to recipients of aid to the partially self-supporting blind.

<sup>5</sup> Data for August 1951.

<sup>6</sup> No State-Federal program.

<sup>7</sup> Excludes payments of blind pensions.

<sup>8</sup> Not computed; base too small.

**Table 40.—Expenditures for assistance and administration: Amount and percentage distribution by program and source of funds for each State, 1951<sup>1</sup>**

[Figures in italics for special types of public assistance represent programs administered without Federal participation. Data include vendor payments for medical care]

State	Old-age assistance				Aid to dependent children				Aid to the blind				Aid to the permanently and totally disabled				General assistance			
	Total (in thousands)	Percentage distribution			Total (in thousands)	Percentage distribution			Total (in thousands)	Percentage distribution			Total (in thousands)	Percentage distribution			Total (in thousands)	Percentage distribution		
		Federal funds	State funds	Local funds		Federal funds	State funds	Local funds		Federal funds	State funds	Local funds		Federal funds	State funds	Local funds		Federal funds	State funds	Local funds
<b>Total</b>	<b>\$1,549,916</b>	<b>53.2</b>	<b>40.5</b>	<b>6.3</b>	<b>\$607,876</b>	<b>52.5</b>	<b>36.8</b>	<b>10.7</b>	<b>\$60,147</b>	<b>47.3</b>	<b>44.8</b>	<b>7.8</b>	<b>\$66,522</b>	<b>48.0</b>	<b>41.5</b>	<b>10.5</b>	<b>\$279,289</b>	<b>54.8</b>	<b>45.2</b>	
<b>Total, under plans approved by the Social Security Administration</b>	<b>1,549,916</b>	<b>53.2</b>	<b>40.5</b>	<b>6.3</b>	<b>607,863</b>	<b>52.5</b>	<b>36.8</b>	<b>10.7</b>	<b>60,120</b>	<b>47.4</b>	<b>44.8</b>	<b>7.8</b>	<b>66,305</b>	<b>48.1</b>	<b>41.3</b>	<b>10.5</b>				
Alabama	21,594	72.1	21.2	6.7	8,388	72.4	21.7	5.9	466	69.8	23.3	7.0	2,378	70.7	27.9	1.4	43	76.9	23.1	
Alaska	1,139	49.2	50.8		626	56.9	43.1		2		100.0						96	100.0		
Arizona	8,903	55.2	44.8		3,977	64.7	35.3		579	51.1	48.9						636	100.0		
Arkansas	17,765	71.4	28.6		7,153	73.8	26.2		668	67.5	32.5						603	100.0		
California	229,499	43.4	46.8	9.8	81,915	40.0	56.2	23.8	11,774	35.4	47.7	16.9					21,618		100.0	
Colorado	47,190	36.9	62.6	5	6,457	52.5	24.0	23.5	284	46.3	29.5	24.2	1,318	53.6	22.5	23.9	3,740	26.1	73.9	
Connecticut	17,313	33.6	61.4		8,465	37.3	62.7		285	37.8	62.2						3,938	41.4	58.6	
Delaware	637	64.8	35.2		730	60.6	22.5	17.0	132	56.7	43.3		47	51.9	48.1		479	50.0	50.0	
District of Columbia	1,760	54.8	45.2		2,612	54.7	45.3		171	53.2	46.8		635	51.8	48.2		662	100.0		
Florida	33,238	62.4	37.6		15,324	69.5	30.5		1,730	61.4	38.6						910		100.0	
Georgia	32,696	68.1	27.6	4.3	11,462	69.7	26.0	4.3	1,117	65.3	30.4	4.2					749	5	99.5	
Hawaii	1,021	60.8	39.2		3,812	53.6	46.4		62	57.5	42.5		451	49.0	51.0		2,411	100.0		
Idaho	6,181	54.5	45.4	1	3,053	45.1	54.8	1	140	49.2	50.7	1	392	52.9	46.9	2	878	2.0	98.0	
Illinois	72,498	51.9	48.1		31,052	46.4	53.6		2,912	50.9	49.1		990	45.1	54.9		26,512	63.8	36.2	
Indiana	25,489	56.1	25.6	18.3	9,226	59.6	23.3	17.1	1,082	55.4	41.2	3.4					3,925		100.0	
Iowa	30,925	53.1	46.7	2.2	6,414	47.6	27.6	24.8	998	45.7	30.2	24.1					3,344	6	94.4	
Kansas	24,002	53.7	28.0	18.3	5,142	54.2	23.0	22.8	432	52.2	28.5	19.3	1,519	52.6	23.9	23.5	4,137	50.1	49.9	
Kentucky	20,943	69.1	30.9		11,529	73.7	26.3		886	66.8	33.2						805		100.0	
Louisiana	68,712	59.9	40.1		16,701	68.4	31.6		1,057	55.4	44.6		6,957	57.2	42.8		2,813	100.0		
Maine	8,016	61.1	38.9		4,112	63.1	25.1	11.8	366	60.4	39.6						3,057	53.1	46.9	
Maryland	5,775	59.3	23.9	16.8	6,073	58.3	33.5	8.2	268	58.2	7.7	34.0	1,147	56.0	23.1	20.9	2,419	53.1	46.9	
Massachusetts	82,785	42.8	40.2	17.0	19,095	40.5	31.8	27.7	1,390	40.2	59.8		348	40.2	35.9	23.9	16,209	24.5	75.5	
Michigan	55,921	55.2	44.8	(?)	28,751	48.7	48.3	3.0	1,199	53.3	46.7	(?)	455	47.6	52.3	(?)	21,470	28.0	72.0	
Minnesota	37,862	48.1	30.2	21.8	10,132	46.3	25.5	28.2	954	44.8	50.2	5.1					6,268	9.9	90.1	
Mississippi	14,265	72.9	26.6	5	2,850	71.0	28.1	9	830	70.0	29.7	3	144	67.7	30.9	1.4	4,122		100.0	
Missouri	70,384	61.2	38.8	1	15,972	67.9	31.9	2	1,687	10.1	89.8	1	4,866	54.9	44.9	2	4,349	97.0	3.0	
Montana	7,692	52.0	36.2	11.8	2,655	52.6	30.8	16.6	419	48.9	40.2	11.0	638	49.3	14.8	35.9	1,746	12.6	87.4	
Nebraska	14,970	51.5	45.7	2.8	3,728	50.5	47.5	2.0	590	45.2	54.8						832		100.0	
Nevada	1,968	53.4	27.3	19.4	13			100.0	25		64.0	36.0					807		100.0	
New Hampshire	4,895	48.8	27.6	23.6	2,300	37.3	62.7		226	48.8	51.2						828		100.0	
New Jersey	15,289	51.5	32.5	16.1	6,489	46.3	23.9	29.7	590	49.1	3.6	47.5	136	48.2	25.9	25.9	7,042	37.6	62.4	
New Mexico	5,286	61.8	38.2		4,116	67.4	32.6		245	64.2	35.8		784	59.1	40.9		452	90.0	10.0	
New York	96,022	44.3	35.0	20.7	84,230	42.0	38.1	19.9	3,967	40.7	38.9	20.4	23,838	41.8	37.6	20.6	61,431	78.5	21.5	
North Carolina	17,089	70.7	16.3	13.0	9,613	71.0	16.5	12.5	2,025	63.0	17.8	19.2	903	65.1	22.0	12.9	1,907	5	99.5	
North Dakota	6,045	49.5	41.7	8.8	2,196	49.0	28.0	23.0	90	44.8	50.3	2.9	326	47.1	37.8	15.1	596	4.0	96.0	
Ohio	71,122	54.5	45.5		13,842	60.8	25.9	13.3	2,404	56.0	39.5	10.4	1,672	50.1	39.0	11.2	17,788	91.8	8.2	
Oklahoma	57,592	56.6	43.4		19,085	62.8	37.2		1,661	54.5	45.5		816		100.0		1,293	78.3	21.7	
Oregon	16,034	49.2	36.5	14.3	5,048	44.6	40.2	15.2	333	43.7	40.3	16.0	1,263	41.0	42.9	16.1	5,663	76.3	23.7	
Pennsylvania	42,969	56.4	43.6		47,419	50.7	49.3		8,066	39.5	60.5		6,667	37.5	62.5		18,957	100.0		
Puerto Rico	2,153	50.0	50.0		1,675	49.7	50.3		67	50.0	50.0		180	50.0	50.0		560			
Rhode Island	5,691	52.5	47.5		3,806	49.5	50.5		130	47.8	52.2		58	40.3	59.7		3,947	70.6	29.4	
South Carolina	13,561	68.7	31.1	1	3,267	71.1	28.7	2	576	66.5	33.3	2	1,079	63.9	35.8	2	774	76.7	23.3	
South Dakota	6,308	61.5	38.3	2	2,282	62.6	37.2	2	110	62.0	37.8	3	29	57.0	40.6	2.4	1345		100.0	
Tennessee	23,898	66.0	27.6	6.4	13,855	70.9	23.9	5.3	1,278	62.8	30.1	7.1					349		100.0	
Texas	90,298	64.7	35.3	(?)	10,986	72.6	27.3	(?)	2,749	62.6	37.4	(?)					1,428		100.0	
Utah	6,135	54.4	45.6	(?)	4,057	46.8	53.2	(?)	149	52.0	48.0	(?)	1,047	51.5	48.5	(?)	809	100.0	(?)	
Vermont	3,242	62.8	37.2		699	68.3	18.6	13.1	92	61.7	38.3		66	64.3	35.7		440	2.5	97.5	
Virgin Islands <sup>11</sup>	97	50.0	50.0		43	50.0	50.0		8	50.0	50.0		4	50.0	50.0		31	100.0		
Virginia	5,824	69.8	16.0	14.2	5,630	68.9	16.5	14.6	619	64.7	20.2	15.1	961	59.5	21.8	18.7	1,175	57.1	42.9	
Washington	54,532	44.0	55.9	1	14,437	42.2	57.7	1	783	38.2	61.8	1	3,679	42.2	57.6	2	9,300	69.9	30.1	
West Virginia	8,621	68.0	32.0		12,423	68.6	31.4		421	65.2	34.8		285	63.2	36.8		2,610	60.6	39.4	
Wisconsin	32,970	50.0	31.5	18.5	12,169	40.8	33.4	25.8	984	48.7	33.4	17.9	716	41.2	45.6	13.1	4,980	4.7	95.3	
Wyoming	3,081	50.3	29.5	20.2	771	49.0	31.6	19.4	69	50.5	48.1	1.4	307	52.6	29.5	18.1	458	20.2	79.8	

<sup>1</sup> Data not comparable with annual data for assistance based on monthly series (table 36) because data in this table include more cancellations of payments and because monthly series do not include administrative costs.

<sup>2</sup> Assistance payments represent data for November and December; first payment made in November 1951.

<sup>3</sup> Administrative expense represents expenditures of local welfare departments. Excludes expenditures of county commissioners or other local officials.

<sup>4</sup> Excludes administrative expenditures; data not available.

<sup>5</sup> Estimated. Excludes administrative expenditures; data not available.

<sup>6</sup> Administration represents expenditures of the State Department of Health and Welfare only.

<sup>7</sup> Less than 0.05 percent.

<sup>8</sup> Approved by the Social Security Administration to receive Federal participation beginning Oct. 1, 1951.

<sup>9</sup> Administrative costs for aid to the permanently and totally disabled included in old-age assistance administrative expenditures.

<sup>10</sup> Distribution between State and local funds partly estimated.

<sup>11</sup> State funds include \$224,391 for January-June 1951 for which distribution between State and local funds is not available.

<sup>12</sup> Data on administrative expenditures incomplete.

<sup>13</sup> Estimated.



Table 41.—Expenditures for assistance and administration: Amount and percentage distribution by program for each source of funds and by source of funds for each State, 1951<sup>1</sup>

[Data include vendor payments for medical care]

Program and State (ranked according to percent of Federal funds)	Amount (in thousands)				Percentage distribution			
	Total	Federal funds	State funds	Local funds	Total	Federal funds	State funds	Local funds
Total.....	\$2,563,750	\$1,204,619	\$1,058,784	\$300,346	100.0	100.0	100.0	100.0
Old-age assistance.....	1,540,916	825,245	627,214	97,456	60.5	68.5	59.2	32.4
Aid to dependent children.....	607,876	318,976	223,836	65,064	23.7	26.5	21.1	21.7
Aid to the blind.....	60,147	28,478	26,968	4,702	2.3	2.4	2.5	1.6
Aid to the permanently and totally disabled.....	66,522	31,921	27,629	6,972	2.6	2.6	2.6	2.3
General assistance.....	279,289	153,138	120,181	10,910	10.9	14.5	14.5	42.0
Total.....	2,563,750	1,204,619	1,058,784	300,346	100.0	47.0	41.3	11.7
Alabama.....	32,869	23,653	7,202	2,014	100.0	72.0	21.9	6.1
Mississippi.....	18,211	13,095	4,891	225	100.0	71.9	26.9	1.2
Arkansas.....	26,189	18,413	7,776	—	100.0	70.3	29.7	—
Kentucky.....	34,102	23,557	9,800	805	100.0	69.0	28.7	2.4
Georgia.....	46,024	30,980	12,353	2,691	100.0	67.3	26.8	5.8
Tennessee.....	39,379	26,405	10,281	2,693	100.0	67.1	26.1	6.8
South Carolina.....	19,258	12,717	6,331	210	100.0	66.0	32.9	1.1
North Carolina.....	31,537	20,779	4,935	5,822	100.0	65.9	15.6	18.5
Texas.....	105,461	68,145	35,871	1,445	100.0	64.6	34.0	1.4
Florida.....	51,203	32,455	17,838	910	100.0	63.4	34.8	1.8
Virginia.....	14,210	8,915	2,865	2,431	100.0	62.7	20.2	17.1
New Mexico.....	10,882	6,661	4,177	45	100.0	61.2	38.4	—
West Virginia.....	24,360	14,538	8,495	1,028	100.0	60.9	34.9	4.2
South Dakota.....	9,073	5,392	3,316	365	100.0	59.4	36.6	4.0
Louisiana.....	90,239	57,146	39,093	—	100.0	59.4	40.6	—
Missouri.....	97,259	56,746	40,296	216	100.0	58.3	41.4	2.2
Vermont.....	4,539	2,613	1,406	520	100.0	57.6	31.0	11.5
Oklahoma.....	79,847	45,479	34,087	281	100.0	57.0	42.7	4.4
Arizona.....	14,095	7,783	6,312	—	100.0	55.2	44.8	—
Indiana.....	39,721	20,406	9,123	10,192	100.0	51.4	23.0	25.7
Maine.....	15,552	7,718	5,916	1,917	100.0	49.6	38.0	12.3
Maryland.....	15,682	7,765	4,981	2,937	100.0	49.5	31.8	18.7
Alaska.....	1,883	927	956	—	100.0	49.2	50.8	—
Nebraska.....	20,120	9,800	8,933	1,327	100.0	49.0	44.4	6.6
District of Columbia.....	8,840	2,814	3,026	—	100.0	48.2	51.8	—
Utah.....	12,196	5,853	6,342	1	100.0	48.0	52.0	(2)
Iowa.....	41,681	19,923	16,547	5,211	100.0	47.8	39.7	12.5
Kansas.....	35,232	16,700	10,470	8,062	100.0	47.4	29.7	22.9
Idaho.....	10,645	5,019	4,733	873	100.0	47.1	44.6	8.2
Delaware.....	2,025	955	707	363	100.0	47.1	34.9	17.9
Ohio.....	106,827	49,538	53,862	3,427	100.0	46.4	50.4	3.2
North Dakota.....	9,254	4,265	3,331	1,659	100.0	46.1	36.0	17.9
Wyoming.....	4,686	2,124	1,369	1,193	100.0	45.3	29.2	25.5
Montana.....	13,170	5,928	4,089	3,153	100.0	45.0	31.0	23.9
Puerto Rico.....	4,635	2,033	2,602	—	100.0	43.9	56.1	—
Pennsylvania.....	124,077	53,973	70,104	—	100.0	43.5	56.5	—
Wisconsin.....	51,768	22,220	15,326	14,221	100.0	42.9	29.6	27.5
Michigan.....	107,796	45,743	45,715	16,338	100.0	42.4	42.4	15.2
Minnesota.....	55,215	23,312	15,112	16,792	100.0	42.2	27.4	30.4
Virgin Islands.....	184	76	108	—	100.0	41.5	58.5	—
New Hampshire.....	8,249	3,355	2,912	1,982	100.0	40.7	35.3	24.0
Illinois.....	133,963	53,978	70,398	9,587	100.0	40.3	52.6	7.2
California.....	344,806	136,578	142,692	65,535	100.0	39.6	41.4	19.0
Washington.....	82,732	31,937	47,928	2,866	100.0	38.6	57.9	3.5
Oregon.....	28,340	10,797	12,882	4,662	100.0	38.1	45.5	16.4
Hawaii.....	7,757	2,920	4,837	—	100.0	37.6	62.4	—
Nevada.....	2,812	1,050	553	1,209	100.0	37.3	19.7	43.0
New Jersey.....	30,146	11,230	9,446	9,470	100.0	37.3	31.3	31.4
Colorado.....	58,989	21,642	32,452	4,894	100.0	36.7	55.0	8.3
Massachusetts.....	119,826	43,847	44,314	31,665	100.0	36.6	37.0	26.4
Rhode Island.....	13,633	4,958	7,512	1,162	100.0	36.4	55.1	8.5
New York.....	269,507	89,458	124,412	55,637	100.0	33.2	46.2	20.6
Connecticut.....	30,000	9,945	17,747	2,308	100.0	33.1	59.2	7.7

<sup>1</sup> For explanatory footnotes see table 40.  
<sup>2</sup> Less than 0.05 percent.

Table 42.—Expenditures for assistance payments: Amount and percentage distribution by source of funds, 1936-51<sup>1</sup>

Year	Total	Federal	State	Local
Amount (in thousands)				
1936.....	\$655,086	\$288,101	\$336,471	\$230,514
1937.....	802,937	272,889	396,436	233,612
1938.....	987,025	219,478	496,129	271,418
1939.....	1,050,790	243,169	532,058	275,563
1940.....	1,020,115	293,848	479,328	246,939
1941.....	989,397	336,067	440,650	212,680
1942.....	956,846	365,360	415,300	176,186
1943.....	926,325	378,928	412,156	135,241
1944.....	940,399	389,287	430,481	120,631
1945.....	987,934	401,954	462,824	123,156
1946.....	1,179,318	478,305	568,161	132,852
1947.....	1,490,800	649,744	673,438	167,619
1948.....	1,730,708	759,096	788,641	182,971
1949.....	2,174,974	986,138	982,019	206,817
1950.....	2,457,910	1,084,307	1,119,062	254,541
1951.....	2,882,328	1,133,781	991,459	257,088
Percentage distribution				
1936.....	100.0	43.4	51.4	35.2
1937.....	100.0	33.5	49.4	29.1
1938.....	100.0	22.2	50.3	27.5
1939.....	100.0	23.2	50.6	26.2
1940.....	100.0	28.8	47.0	24.2
1941.....	100.0	34.0	44.5	21.5
1942.....	100.0	38.2	43.4	18.4
1943.....	100.0	40.9	44.5	14.6
1944.....	100.0	41.4	45.8	12.8
1945.....	100.0	40.7	46.8	12.5
1946.....	100.0	40.6	48.2	11.3
1947.....	100.0	43.9	45.5	10.6
1948.....	100.0	43.9	45.6	10.6
1949.....	100.0	45.3	45.2	9.5
1950.....	100.0	44.1	45.5	10.4
1951.....	100.0	47.6	41.6	10.8

<sup>1</sup> Data not comparable with annual data for assistance based on monthly series (table 36), mainly because data in this table include more cancellations of payments.

<sup>2</sup> Includes balances of Federal Emergency Relief Administration funds spent for general assistance as follows: 1936, \$12,500,000; 1937, \$500,000; 1938, \$5,000.

<sup>3</sup> Data include vendor payments for medical care. For January-June 1950, all such payments are included in State funds; distribution between State and local funds not available.

# Maternal and Child Health and Child Welfare

**Table 43.—Maternal and child health services: Services administered or supervised by State health agencies, by type of service, 1949, 1950, and 1951<sup>1</sup>**

Type of service	Number reported		
	1949	1950	1951 <sup>2</sup>
<b>Medical services</b>			
<b>Maternity service:</b>			
Cases admitted to antepartum medical service.....	168, 234	175, 270	188, 190
Visits by antepartum cases to medical conferences.....	510, 681	524, 864	554, 466
Cases given postpartum medical examination.....	55, 915	59, 485	52, 543
<b>Infant hygiene:</b>			
Individuals admitted to medical service.....	294, 998	302, 892	394, 562
Visits to medical conferences.....	864, 735	826, 626	1, 088, 837
<b>Preschool hygiene:</b>			
Individuals admitted to medical service.....	398, 582	420, 334	565, 239
Visits to medical conferences.....	839, 245	831, 752	1, 081, 077
School hygiene, examinations by physicians.....	2, 299, 392	2, 222, 554	2, 394, 014
<b>Public health nursing services</b>			
<b>Maternity service:</b>			
Cases admitted to antepartum nursing service.....	242, 115	258, 367	267, 166
Field and office visits to and by antepartum cases.....	639, 522	649, 247	670, 175
Cases given nursing service at delivery.....	6, 154	4, 881	3, 903
Cases admitted to postpartum nursing service.....	242, 932	246, 223	276, 805
Nursing visits to postpartum cases.....	506, 159	509, 468	573, 652
<b>Infant hygiene:</b>			
Individuals admitted to nursing service.....	552, 489	536, 815	673, 738
Field and office nursing visits.....	1, 538, 869	1, 546, 454	1, 705, 591
<b>Preschool hygiene:</b>			
Individuals admitted to nursing service.....	577, 120	560, 150	697, 607
Field and office nursing visits.....	1, 369, 016	1, 406, 966	1, 522, 661
School hygiene, field and office nursing visits.....	2, 672, 085	2, 493, 616	2, 158, 399
<b>Immunization (persons immunized)</b>			
Smallpox.....	1, 562, 036	1, 617, 032	1, 821, 053
Diphtheria, total.....	1, 556, 440	1, 554, 297	1, 819, 422
Under age 1.....	256, 993	278, 544	343, 926
Aged 1-4.....	353, 536	380, 035	447, 698
Aged 5 and over.....	792, 067	791, 515	786, 652
Age not reported.....	153, 844	104, 200	241, 146
<b>Dental inspections</b>			
<b>Inspections by dentists or dental hygienists:</b>			
Preschool children.....	75, 978	72, 468	80, 160
School children.....	2, 315, 137	2, 558, 649	2, 466, 253
<b>Midwife supervision</b>			
Visits for midwife supervision.....	28, 456	31, 035	31, 904

<sup>1</sup> Services under title V, part 1, of the Social Security Act in the 48 States, Alaska, the District of Columbia, Hawaii, Puerto Rico, and the Virgin Islands.

<sup>2</sup> Preliminary.

**Table 44.—Services for crippled children: Services provided or purchased by official State agencies, 1950-51<sup>1</sup>**

Type of service	Number reported		Percentage change, <sup>2</sup> 1951 from 1950
	1951 <sup>3</sup>	1950	
Total number of children who received physician's services.....	225, 000	214, 000	-----
<b>Clinic service</b>			
Number of children.....	183, 000	172, 000	6.6
Number of visits.....	382, 000	364, 000	5.0
Average number of visits per child <sup>4</sup> .....	2.1	2.1	-----
<b>Hospital in-patient care</b>			
Number of children.....	43, 000	43, 000	(4)
Number of days' care.....	1, 329, 000	1, 425, 000	-6.7
Average number of days per child <sup>4</sup> .....	30.6	32.8	-----
<b>Convalescent-home care</b>			
Number of children.....	5, 800	5, 500	5.6
Number of days' care.....	556, 000	529, 000	5.0
Average number of days per child <sup>4</sup> .....	95.4	96.9	-----
<b>Other services by physicians</b>			
Number of children.....	33, 000	25, 000	30.2
Number of visits (office and home).....	111, 000	91, 000	21.6
Average number of visits per child <sup>4</sup> .....	3.4	3.7	-----
Crippled children on State registers at end of year.....	683, 000	644, 000	6.0

<sup>1</sup> Services under title V, part 2, of the Social Security Act in 47 States (Arizona is excluded), Alaska, the District of Columbia, Hawaii, Puerto Rico, and the Virgin Islands.

<sup>2</sup> Based on unrounded figures.

<sup>3</sup> Preliminary estimates.

<sup>4</sup> Increase of less than one-half of 1 percent.



Table 45.—Child welfare services: Number and percentage distribution of children receiving services from public welfare agencies, by State and by living arrangements, December 31, 1951<sup>1</sup>

State and reporting coverage <sup>2</sup>	Total	In homes of parents or relatives		In foster-family homes		In institutions and elsewhere <sup>3</sup>	
		Number	Percent	Number	Percent	Number	Percent
Total, 53 States.....	4 258, 176	101, 758	( <sup>4</sup> )	112, 484	( <sup>4</sup> )	43, 639	( <sup>4</sup> )
States with substantially complete reports, total.....	4 240, 908	98, 171	41	100, 822	42	41, 680	17
Alabama.....	8, 034	6, 022	75	1, 195	15	817	10
Alaska.....	767	276	36	173	23	318	41
Arizona.....	1, 908	1, 002	52	797	42	109	6
Arkansas.....	1, 478	823	56	546	37	109	7
Colorado.....	4 2, 126	1, 200	57	686	32	232	11
Connecticut.....	4 6, 068	1, 120	19	3, 734	62	1, 188	19
Delaware.....	835	233	28	520	62	82	10
District of Columbia.....	4 2, 559	815	33	937	37	750	30
Florida.....	1, 956	816	42	941	48	199	10
Hawaii.....	4 2, 813	1, 504	54	1, 011	36	295	10
Idaho.....	382	309	81	44	11	29	8
Illinois.....	5, 888	1, 933	33	3, 437	58	518	9
Indiana.....	13, 251	6, 040	46	4, 913	37	2, 298	17
Iowa.....	2, 514	1, 825	73	380	15	309	12
Kansas.....	4 2, 487	966	39	777	32	724	29
Kentucky.....	4 4, 637	2, 725	59	1, 099	24	813	17
Louisiana.....	2, 997	868	29	1, 823	62	271	9
Maine.....	4 3, 244	972	30	2, 022	63	231	7
Maryland.....	4 4, 150	730	18	2, 837	68	583	14
Massachusetts.....	4 8, 302	1, 035	12	6, 698	81	545	7
Michigan.....	2, 632	991	38	1, 527	58	114	4
Minnesota.....	4 8, 808	5, 395	62	2, 673	30	604	8
Mississippi.....	3, 028	2, 558	85	308	10	162	5
Missouri.....	4 4, 120	2, 084	50	1, 722	42	314	8
Montana.....	1, 229	623	51	495	38	141	11
Nebraska.....	2, 016	972	48	515	26	526	26
New Hampshire.....	2, 324	1, 977	42	953	41	394	17
New Jersey.....	7, 595	1, 482	20	4, 898	64	1, 245	16
New Mexico.....	1, 463	718	49	547	37	198	14
New York.....	41, 862	6, 065	14	21, 696	52	14, 101	34
North Carolina.....	11, 571	6, 708	58	2, 794	24	2, 069	18
North Dakota.....	3, 078	2, 831	92	112	4	135	4
Ohio.....	4 19, 389	4, 170	25	7, 964	49	4, 213	26
Oklahoma.....	1, 215	233	19	622	51	360	30
Oregon.....	1, 997	686	34	1, 188	60	123	6
Puerto Rico.....	10, 583	8, 208	78	497	5	1, 828	17
Rhode Island.....	2, 015	701	35	1, 061	52	253	13
South Carolina.....	3, 736	2, 617	70	459	13	660	17
South Dakota.....	651	331	51	240	37	60	12
Tennessee.....	2, 314	1, 221	53	879	38	214	9
Texas.....	2, 832	2, 015	71	559	20	258	9
Utah.....	1, 004	411	41	546	54	47	5
Vermont.....	1, 078	709	65	718	66	251	23
Virgin Islands.....	318	217	68	33	10	48	15
Virginia.....	8, 104	2, 680	33	4, 598	57	826	10
Washington.....	6, 152	2, 337	38	2, 962	48	853	14
West Virginia.....	7, 749	6, 335	82	1, 904	24	510	7
Wisconsin.....	7, 790	3, 406	44	3, 701	47	683	9
Wyoming.....	389	276	71	103	26	10	3
Incomplete reports, total.....	17, 208	3, 587	( <sup>4</sup> )	11, 662	( <sup>4</sup> )	1, 959	( <sup>4</sup> )
California.....	11, 692	1, 420	( <sup>4</sup> )	9, 062	( <sup>4</sup> )	1, 210	( <sup>4</sup> )
Georgia.....	2, 175	687	( <sup>4</sup> )	1, 122	( <sup>4</sup> )	366	( <sup>4</sup> )
Nevada.....	112	36	( <sup>4</sup> )	68	( <sup>4</sup> )	8	( <sup>4</sup> )
Pennsylvania.....	3, 229	1, 444	( <sup>4</sup> )	1, 410	( <sup>4</sup> )	375	( <sup>4</sup> )

<sup>1</sup> Services under title V, part 3, of the Social Security Act in the 48 States, Alaska, the District of Columbia, Hawaii, Puerto Rico, and the Virgin Islands.

<sup>2</sup> States with substantially complete reports are those reporting on 90 percent or more of the children served. States with incomplete reports are those reporting on less than 90 percent of the children served.

<sup>3</sup> Includes 34,580 children reported as living in institutions and 9,059 as living

elsewhere. Children reported in institutions represent only those served by workers attached to State or local public welfare agencies and not all children receiving institutional care.

<sup>4</sup> Includes some children whose whereabouts is unknown (less than 1 percent for the total).

<sup>5</sup> Not computed because of incomplete report.

# Federal Credit Unions

**Table 46.—Number and status of Federal credit union charters, 1935–51**

Year	Number of charters			Outstanding at end of year		
	Granted	Can-celed	Net change			
				Total	Inac-tive	Oper-ating
1935	1 906		1 906	906	134	772
1936	956	4	952	1,858	107	1,751
1937	638	69	569	2,427	114	2,313
1938	515	83	432	2,859	99	2,760
1939	529	93	436	3,295	113	3,182
1940	666	76	590	3,885	129	3,756
1941	583	89	494	4,379	151	4,228
1942	187	89	98	4,477	332	4,145
1943	108	321	-213	4,264	326	3,938
1944	69	285	-216	4,048	233	3,815
1945	96	185	-89	3,959	202	3,757
1946	157	151	6	3,965	204	3,761
1947	207	159	48	4,013	163	3,850
1948	341	130	211	4,224	166	4,058
1949	523	101	422	4,646	151	4,495
1950	565	83	482	5,128	144	4,984
1951	533	75	458	5,586	188	5,398

<sup>1</sup> Includes 78 charters granted in 1934.

**Table 47.—Number of Federal credit unions, number of members, and amount of assets, shares, and loans outstanding December 31, 1935–51**

Year	Number of reporting credit unions <sup>1</sup>	Number of members	Assets	Shares	Loans
1935	762	118,665	\$2,368,521	\$2,224,608	\$1,830,489
1936	1,725	307,651	9,142,934	8,496,526	7,330,248
1937	2,296	482,441	19,249,738	17,636,414	15,683,676
1938	2,753	631,436	29,621,501	26,869,367	23,824,703
1939	3,172	849,806	47,796,278	43,314,433	37,663,782
1940	3,739	1,126,222	72,500,539	65,780,063	55,901,026
1941	4,144	1,396,696	105,656,839	96,816,948	69,249,487
1942	4,070	1,347,519	119,232,893	109,498,801	42,886,730
1943	3,859	1,302,363	126,948,085	116,988,074	35,228,153
1944	3,795	1,303,801	144,266,156	133,586,147	34,403,467
1945	3,757	1,216,625	153,103,120	140,613,962	35,155,414
1946	3,761	1,302,132	173,166,459	159,718,040	56,800,967
1947	3,845	1,445,915	210,375,571	192,410,043	91,372,179
1948	4,058	1,628,339	258,411,736	235,008,368	137,642,327
1949	4,495	1,819,606	316,362,504	285,000,934	186,218,022
1950	4,984	2,126,823	405,834,976	361,924,778	263,735,838
1951	5,398	2,463,898	504,714,580	457,402,124	299,755,775

<sup>1</sup> In the period 1945–51, the number of operating and reporting credit unions was the same. In other years the number of credit unions that reported was less than the number in operation.

**Table 48.—Assets and liabilities of Federal credit unions, December 31, 1951, and December 31, 1950**

Assets and liabilities	Amount			Percentage distribution	
	Dec. 31, 1951	Dec. 31, 1950	Change during year	Dec. 31, 1951	Dec. 31, 1950
Total assets	\$504,714,580	\$405,834,976	\$98,879,604	100.0	100.0
Loans to members	299,755,775	263,735,838	36,019,937	59.4	65.0
Cash	63,574,011	42,164,300	21,409,711	12.6	10.4
U. S. bonds	77,678,164	65,126,463	12,551,701	15.4	16.0
Federal savings and loan shares	53,776,524	25,997,752	27,778,772	10.6	6.4
Loans to other credit unions	6,470,564	6,535,577	-64,813	1.3	1.6
Other assets	3,459,542	2,275,246	1,184,296	.7	.6
Total liabilities	504,714,580	405,834,976	98,879,604	100.0	100.0
Notes payable	8,686,559	13,271,792	-4,585,233	1.7	3.3
Accounts payable and other liabilities	1,244,784	1,000,365	244,419	.3	.3
Shares	457,402,124	361,924,778	95,477,346	90.6	89.2
Reserve for bad loans	15,542,645	12,356,142	3,186,503	3.1	3.0
Special reserve for delinquent loans	736,062	563,212	172,850	.1	.1
Undivided profits	21,102,406	16,718,687	4,383,719	4.2	4.1



# Social Security in Review

## United Nations Day

ON October 24, 1952, the world celebrates the seventh anniversary of the coming into force of the United Nations Charter. United Nations Day this year finds the Social Security Administration continuing to play its part in achieving the goals of the United Nations—helping to protect human rights and to solve the common social and economic problems of an interdependent world. During this year as in other years, the aims of the United Nations have been furthered by the participation of officials and staff of the Social Security Administration in the work of the various international commissions and organizations. Arthur J. Altmeyer, Commissioner for Social Security, continued to serve as the United States member of the United Nations Social Commission. Mr. Altmeyer, with the alternate member, Jane Hoey, Director of the Bureau of Public Assistance, attended the eighth session of the Commission, where consideration was given to the Preliminary Report on the World Social Situation—the first report of its kind ever made. The Commission's eighth session also approved proposed principles for in-service training programs in social welfare agencies, to the development of which the Social Security Administration contributed materials on United States practice, as well as analytical comments on the proposals.

A member of the Administration staff represented the United States Government at the thirty-fifth ses-

sion of the International Labor Conference, where an international convention on minimum standards of social security was adopted. Another staff member served as social security adviser to the United States Delegation to the Fifth International Labor Conference of American States meeting in Petropolis, Brazil.

The technical staff of the Administration participated in a number of important international studies; staff also provided technical services to an increased number of United Nations Fellows under the United Nations program of advisory social welfare services.

## Conference of State Commissions on Aging

A joint conference of State Commissions on Aging and of Federal agencies concerned with the problems of the aging was held at the Federal Security Building in Washington, September 8-10. The purpose of the Conference was to enable the representatives of the State commissions to exchange experiences, ideas, and procedures and to learn what resources of the Federal Government are available to the States and communities in developing their programs.

Subjects on the agenda, determined in advance through questionnaires sent to the delegates, included discussions by work groups on commission methods, and in program areas of health, medical care, and rehabilitation; employment; education and guidance; community participation; living arrangements; and income maintenance. In addition to

the Federal Security Agency, which had been requested by many State commissions to organize the conference, Federal agencies participating were the Department of Labor, the Department of Agriculture, the Housing and Home Finance Agency, the Bureau of the Census, and the Veterans Administration.

## Program Operations

Under the old-age and survivors insurance program, 4.6 million persons were receiving monthly benefits at the end of July, half a million more than a year earlier. Persons aged 65 and over represented three-fourths of all beneficiaries and accounted for 76 percent of the year's increase. Monthly benefits being paid at the end of July totaled \$162.3 million, an increase of \$16.6 million from the monthly rate a year earlier. Aged beneficiaries were receiving 81 percent of this amount.

During July, about 225,000 applications for benefits were filed in the field offices, two and a half times the number filed in June, and more than in any other month except September 1950. July was the first month in which it was possible to file and receive full benefits based on earnings after 1950. A larger than normal expansion in the beneficiary rolls is therefore indicated for the immediate future.

ONE OF THE MAJOR changes in the public assistance programs in July was the abrupt reversal in the downward trend in general assistance. The sharp contraseasonal increase of 3.2 percent in the number of these

cases was large enough to more than offset the decline in old-age assistance, aid to dependent children, and aid to the blind and bring about a net increase in the total number of persons receiving public assistance.

Loss of wages due directly or indirectly to the steel strike, which had been in effect more than 2 months when it was ended on July 24, was responsible for the sudden rise in the general assistance caseload in July. Increases resulting from the strike-created unemployment were concentrated in relatively few States and did not occur in all localities in these States; most States reported normal seasonal declines. In Indiana, Minnesota, Ohio, and Pennsylvania the number of cases rose 20-30 percent, and smaller increases in 13 other States doubtless reflect in part the effect of the strike.

Michigan was receiving a large number of applications for general assistance late in the month, when the strike settlement was announced, and some cases were added to the rolls. Because of a change in reporting, however, the general assistance caseload dropped 22 percent. Beginning in July, in that State, cases of old-age assistance, aid to the blind, and aid to the permanently and totally disabled receiving supplementation from general assistance funds were no longer included in the general assistance caseload, and supplemental payments to such cases were included with expenditures for the respective programs. If this change had not been made, the general assistance caseload in Michigan would have shown an increase of about 6 percent.

For the most part the other programs continued recent trends. In old-age assistance the number of persons receiving aid dropped again, with decreases in 39 States. The net decrease of 11,000 cases was larger in July than in June because of the substantial reduction (9 percent) in the recipient count in Kentucky, where approximately 5,000 home owners requested that their old-age assistance be terminated in July to avoid having a lien placed on their property. The same lien law applied to aid to the blind and resulted in the closing of 150 cases. For the

## Selected current statistics

[Corrected to Sept. 8, 1952]

Item	July 1952	June 1952	July 1951	Calendar year	
				1951	1950
<b>Labor Force <sup>1</sup> (in thousands)</b>					
Total civilian.....	64,176	64,390	64,382	62,884	63,099
Employed.....	62,234	62,572	62,526	61,005	59,957
Covered by old-age and survivors insurance <sup>2</sup> .....		46,000			35,164
Covered by State unemployment insurance <sup>3</sup> .....	34,300	34,700	34,800	34,838	32,771
Unemployed.....	1,942	1,818	1,856	1,879	3,142
<b>Personal Income <sup>4</sup> (in billions; seasonally adjusted at annual rates)</b>					
Total <sup>5</sup> .....	\$264.2	\$266.7	\$254.5	\$254.1	\$226.3
Employees' income <sup>6</sup> .....	177.7	179.6	170.9	170.1	145.9
Proprietors' and rental income.....	52.5	52.8	50.1	50.6	45.2
Personal interest income and dividends.....	21.3	21.4	20.4	20.4	19.5
Public aid <sup>7</sup> .....	2.3	2.3	2.3	2.3	2.4
Social insurance and related payments <sup>8</sup> .....	7.7	7.6	6.8	7.0	6.6
Veterans' subsistence allowances <sup>9</sup> and bonuses.....	.7	1.0	1.2	1.2	2.2
Miscellaneous income payments <sup>10</sup> .....	2.3	2.3	2.8	2.5	4.5
<b>Old-Age and Survivors Insurance</b>					
<b>Monthly benefits:</b>					
Current-payment status: <sup>11</sup>					
Number (in thousands).....	4,008	4,594	4,009		
Amount (in thousands).....	\$162,297	\$161,730	\$145,720	\$1,884,531	\$1,018,149
Average primary benefit.....	\$41.99	\$41.98	\$42.44		
Awards (in thousands):					
Number.....	32	62	103	1,336	963
Amount.....	\$967	\$1,956	\$3,198	\$42,282	\$26,234
<b>Unemployment Insurance <sup>1</sup></b>					
Initial claims (in thousands).....	1,492	950	1,061	10,836	12,251
Weeks of unemployment claimed (in thousands).....	5,308	4,506	4,331	50,393	78,654
Weeks compensated (in thousands).....	4,006	3,856	3,290	41,599	67,800
Weekly average beneficiaries (in thousands).....	871	918	748	797	1,305
Benefits paid (in millions) <sup>12</sup> .....	\$80	\$84	\$66	\$840	\$1,373
Average weekly payment for total unemployment.....	\$88.98	\$88.59	\$89.76	\$81.08	\$80.76
<b>Public Assistance</b>					
<b>Recipients (in thousands):</b>					
Old-age assistance.....	2,649	2,660	2,738		
Aid to dependent children:					
Families.....	578	590	618		
Children.....	1,499	1,527	1,581		
Aid to the blind.....	98	98	97		
Aid to the permanently and totally disabled.....	147	145	109		
General assistance.....	303	294	324		
<b>Average payments:</b>					
Old-age assistance.....	\$45.51	\$45.19	\$45.58		
Aid to dependent children (per family).....	76.44	75.88	78.77		
Aid to the blind.....	50.63	49.89	46.64		
Aid to the permanently and totally disabled.....	40.44	40.06	44.51		
General assistance.....	48.35	45.90	44.61		

<sup>1</sup> Continental United States only. Estimated by the Bureau of the Census, except as noted. Monthly employment figures represent specific week and annual figures, average week (unemployment insurance data represent pay period instead of week).

<sup>2</sup> Estimated by the Bureau of Old-Age and Survivors Insurance. Data for 1951 and for July 1952 not available.

<sup>3</sup> Data from the Bureau of Employment Security, Department of Labor.

<sup>4</sup> Data from the Office of Business Economics, Department of Commerce. Continental United States, except for employees' income, which includes pay of Federal civilian and military personnel in all areas.

<sup>5</sup> Beginning January 1952, social insurance contributions from the self-employed excluded from total but not deducted from proprietors' income.

<sup>6</sup> Civilian and military pay in cash and in kind, other labor income (except workmen's compensation), mustering-out pay, terminal-leave pay, and Government contributions to allowances for dependents of enlisted personnel. Excludes employee contributions under social insurance and related programs.

<sup>7</sup> Payments to recipients under the 4 special public assistance programs and general assistance.

<sup>8</sup> Includes old-age and survivors insurance benefits; railroad, Federal, State, and local retirement benefits; veterans' pensions and compensation; workmen's compensation; State and railroad unemployment insurance and temporary disability benefits; and readjustment allowances to veterans under the Servicemen's Readjustment Act.

<sup>9</sup> Under the Servicemen's Readjustment Act. Includes payments under the Government life insurance, national service life insurance, and military and naval insurance programs, the Government contribution to nonprofit organizations, business transfer payments, and recoveries under the Employer's Liability Act for railroad workers and seamen.

<sup>10</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit; calendar-year figures represent payments certified.

<sup>11</sup> Monthly amounts, gross; annual amounts adjusted for voided benefit checks and benefit refunds.

country as a whole there was a net decrease of 55 in the number of recipients of aid to the blind.

The usual decline in aid to de-

pendent children at the close of the school year accelerated the downward trend in that program. Small

(Continued on page 24)



# Minimum Standards of Social Security: New International Convention

by ROBERT J. MYERS\*

*The Thirty-fifth Session of the International Labor Conference held in Geneva in June 1952 adopted a new international Convention concerning minimum standards of social security. Adoption of the instrument was the culmination of several years' study and consideration. This article will review the action taken by the Conference and describe the contents of the Convention.*

A DECISIVE step forward in the development of international cooperation in the field of social security was taken at the International Labor Conference in June 1952 with the adoption of the Convention on Minimum Standards of Social Security.<sup>1</sup>

At the Thirty-fourth Session of the International Labor Conference in June 1951, minimum standards of social security were considered, and tentative conclusions as to what should be included in international standards were developed.<sup>2</sup> In accordance with the customary double-discussion procedure, these conclusions were reviewed by the International Labor Office, and the text of a proposed Convention was transmitted to the several Governments for their amendments and comments.<sup>3</sup> The text embodied both editorial suggestions and revisions of a substantive or policy nature. A revised text based on the replies from the various Governments<sup>4</sup> was then prepared, and it was this draft that the Conference considered.

## International Instruments

Under the Constitution of the International Labor Organization

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<sup>1</sup> Officially designated as Convention 102, the Social Security (Minimum Standards) Convention, 1952.

<sup>2</sup> For the history and contents of this instrument, see Robert J. Myers, "New International Convention on Social Security," *Social Security Bulletin*, October 1951.

<sup>3</sup> Report V (a) (1): *Minimum Standards of Social Security*, International Labor Conference, 35th Session, 1952 (ILO, 1951).

<sup>4</sup> Report V (a) (2): *Minimum Standards of Social Security*, International Labor Conference, 35th Session, 1952 (ILO, 1952).

two forms of international instruments are recognized—Conventions and Recommendations. In brief, a Convention is a draft multilateral treaty open to ratification by Members of the International Labor Organization. A Member that ratifies undertakes an international obligation to live up to the specific standards prescribed by the Convention and to report annually concerning the manner in which the Member is complying with the Convention.

A Recommendation is used when it is considered that the subject matter of the instrument is not, or not yet, suitable for treatment in a Convention. A Recommendation is, as its name implies, a statement of principles or practices considered desirable. Recommendations are not open to ratification, and Members may therefore adopt parts of a Recommendation or adapt it to their particular conditions without accepting it in full. Accordingly, Recommendations often tend to prescribe higher standards and more specific procedures than Conventions.

Members of the International Labor Organization have an obligation, both as to Recommendations and as to Conventions that they have not ratified, to report, upon request, on the extent to which their law and practice correspond to the standards of the particular instrument selected for reporting.

## General Basis of Instrument

The document under consideration at the 1952 session proposed a Convention covering nine branches of social security, with individual and specific detailed provisions for each branch.

The Convention can be ratified by a country having in existence at least three qualifying branches out of the nine branches specified—medical care, sickness benefit, unemployment benefit, old-age benefit, employment injury (workmen's compensation) benefit, family allowances, maternity benefit, invalidity benefit, and survivors benefit.

The draft submitted to the Conference proposed special provisions for countries with a Federal form of government in regard to branches under the jurisdiction of their constituent units. To ratify with respect to such branches, the Central Government would, in effect, have to certify that the required number of constituent units were complying with the Convention at the time of ratification and would have to make periodic reports.

## General Position of the United States Government

The United States Government held that changes from the tentative conclusions developed in 1951 seemed essential at three major points. There was, moreover, the question of form: should the instrument be a Recommendation or a Convention. The United States position was strongly in favor of a Recommendation as being more appropriate.

One of these major points related to voluntary insurance. In the tentative conclusions, ratification would be permitted on the basis of a voluntary insurance system that is both supervised and subsidized by the government.<sup>5</sup> In the text considered by the 1952 Conference, however, the requirement for Government subsidization was eliminated after the Office

<sup>5</sup> In the vote in the Committee on Social Security at the 1951 Conference as to whether, for purposes of ratification, voluntary insurance must be subsidized by public authorities, the representative of the United States Government voted in opposition.

had given consideration to the replies of the various governments. This change was in line with the United States Government viewpoint.

The United States Government expressed its viewpoint to the 1952 Conference in the following fashion:

The United States Government took the strong position at last year's conference that the minimum standards of social security when contained in an international instrument are not an attempt to do away with voluntary private insurance, and we again affirm these principles. In the United States, social security and private insurance have been complementary, not antagonistic or competitive. This is the opinion of virtually every group in the United States—that social security should be the basic floor of protection upon which voluntary private insurance can and should build.

We have made great progress in providing financial security for our aged citizens, not through any exclusive single governmental solution to the problem, but in many different ways. Part of the problem is handled by the individual citizen himself, through savings, insurance, and home ownership. Still other approaches are through voluntary action by employers, voluntary action by labour organizations and cooperative action by labour and management together. Finally, as an over-all foundation of social security, the Government has established certain programmes of social insurance and social assistance. Thus we are able to place primary reliance on the resourcefulness and voluntary action in cooperation of our people. Man does things more effectively of his own volition when he understands why they must be done, instead of doing them from compulsion. Governmental action is necessary to provide a floor of protection and to assist and promote the growth of voluntary assistance. A nation which chooses to rely on voluntary as well as governmental action for its social protection can find sufficient latitude for that approach within the provisions of this Convention.<sup>6</sup>

The second major point questioned

<sup>6</sup> The work of the Social Security Committee and the deliberations of the Conference are reported in the *Provisional Records of the International Labor Conference*, Nos. 21, 30, 31, 32, 33, 37, and 38.

by the United States related to the number of branches required to ratify the Convention, if the instrument took that form. From a theoretical standpoint it seems illogical to require any specified number of branches. It seems reasonable, rather, that ratification be permitted on the basis of only one branch; a country would then have the incentive of ratifying as many more branches as it could for the sake of prestige and recorded achievement.

The third major point concerned the special clause applicable to Member States with a Federal system of government. This clause would have relieved such countries, which ratified the Convention on the basis of the laws of the constituent units (in the United States, the several States), from continued compliance with the standards of the Convention. The only requirements were that there be compliance at the time of ratification and that annual reports be made. The United States Government took the position that the ILO Constitution itself contains provisions specifying the obligations of Federal States regarding Conventions and Recommendations and that the insertion in individual conventions of *ad hoc* special treatment clauses for Federal States is, therefore, unsound in principle. In addition, ratification by the Federal Government on the basis of State legislation is a principle that the United States Government would not support.

### Conference Organization

Early in the Conference a Committee on Social Security was set up. It consisted of 90 members—40 from Governments, 20 representing the employers, and 30 representing the workers.<sup>7</sup>

Each of the employer members had six votes in the Committee, each of the worker members had four votes, and each of the Government members had three votes, so that there was an equal tripartite division of the votes between the three groups,

<sup>7</sup> The United States representatives were Leonard Calhoun, attorney, for the employers; Stanley Ruttenberg, of the Congress of Industrial Organizations, for the workers; and the author for the Government.

as is customary in Conference committees.

The Committee elected Jacques Doublet, French Government member, as Chairman. The Vice Chairmen were Leonard Calhoun, United States employer member, and Edward Stark, Austrian worker member; the Reporter was Finn Alexander, Norwegian Government member.

The Committee held 15 meetings, and in addition there were numerous separate meetings of each of the three groups. The Committee prepared a report presenting a general résumé of the discussions it had held and a revised form of the international instrument. This report was adopted unanimously as reflecting the majority decisions of the Committee, although, as will be described later, there was not complete agreement with some of the conclusions adopted.

At its twenty-first and twenty-second plenary sittings, on June 25, the Conference considered the Report of the Committee on Social Security and adopted the Convention by a preliminary vote of 109 to 22.<sup>8</sup> In the final record vote on the Convention in the twenty-seventh sitting, on June 28, the result was 123 for and 32 against, with the United States Government delegates and worker delegate voting in favor and the employer delegate voting against.<sup>9</sup> The Convention was therefore adopted by more than the necessary two-thirds majority.

### Form of Instrument

Both in the Committee on Social Security and in the Plenary Session, the United States Government voted in favor of a Recommendation. In this respect the United States made the following statement:

As to the form of the proposed instrument, the United States Government has consistently taken the position that a Recommendation would achieve more than a Convention in this field. We are not convinced that the adoption of a blanket Convention

<sup>8</sup> In the Plenary Session, each country has four votes, two being cast by the Government delegates and one each by the employer and worker delegates.

<sup>9</sup> All the adverse votes were cast by employer delegates. In all, 52 countries were represented in the final vote.



subject to piecemeal ratification will achieve more practical benefit in improving standards of social security than would a Recommendation which could serve as an aim to be achieved through progressive action in the future.

In the Plenary Session a proposal to change the form from a Convention to a Recommendation was defeated (43 to 111), with the United States Government voting for the Recommendation form.<sup>10</sup> Since other vital matters were settled satisfactorily, the United States Government supported the adoption of the standard as a Convention even though it believed that a Recommendation would be preferable, and in this connection stated:

The United States Government delegation is going to vote for the Convention concerning the minimum standards of social security. We do not believe that the document is perfect, nor do its provisions conform in all respects to our preferences. We realize, however, that in any international development of material such as this, there cannot be unanimity on all the various technical points involved. Nevertheless, on the whole, the proposed Convention does seem to furnish reasonable standards of social security for consideration by all countries throughout the world.

As to the form of the proposed instrument, the United States Government supported the amendment to change its form to a Recommendation. Nevertheless, while believing that a Recommendation would be preferable, we will not withhold our support for a Convention since the Conference prefers that form.

### *Ratification Basis*

To ratify the Convention, a Nation must have in operation three out of the nine branches specified, but there is further provision that at least one must be unemployment, old-age, employment injury, invalidity, or

survivor benefits.<sup>11</sup> Thus the second major point raised by the United States Government was not concurred in.

This additional provision is intended, on the whole, to prevent a Nation from ratifying solely on the basis of medical and sickness benefits. For example, countries that have medical care and sickness benefit programs generally provide for maternity medical care in the former and maternity cash benefits in the latter so that in effect there would also be a maternity branch. Therefore, while a country would in reality have only two branches, it would be credited with three if it were not for the limitation introduced.

If a country ratifies the Convention on the basis of three branches, what are its obligations in regard to the remaining branches? The position of the United States Government on this matter was expressed at the Conference as follows:

I would like to make clear that a vote in favour of a Convention does not indicate approval by the United States Government of all of the nine branches of social security contained in the instrument as being appropriate for adoption in the United States. Similarly, in each of the branches there are various alternatives permitted, some of which we do not believe are appropriate for action in the United States. Further, within several of the branches we do not concur with some of the technical features.

It is clear then that, with an instrument of this scope, a vote in favour of the Convention does not bind a State Member to be in favour of each and every one of the branches or alternative within the branches. Our vote on the Convention does not indicate our approval of each of the branches or that we intend to implement or put into effect in the United States the system envisaged by each of the branches.

### *Provisions of the Convention*

The chart summarizes the general provisions of the Convention by indi-

cating separately for each branch the risks against which protection is provided, the coverage requirements, qualifying conditions, amount of benefits, and duration of benefits.

The Convention establishes specific statistical bases for various requirements and provisions in as many instances as possible. At the same time, sufficient flexibility is left for various types of programs.

The various requirements shown are minimum ones. Any country that provides larger benefits or less restrictive conditions of any sort can ratify the Convention. For the maternity benefits branch, for example, the medical care provided for both dependent wives and women workers must be furnished by medical practitioners or by qualified midwives. If a country adopts the more advanced basis of prescribing a medical practitioner in all cases, it would meet the requirement.

As another instance, one qualifying condition for old-age benefits is 30 years of contributions or employment, or 20 years of residence, or—where, in principle, all gainful workers are protected—"the prescribed yearly average number of contributions."<sup>12</sup> This condition would be fulfilled if a country had a much lower requirement. The old-age and survivors insurance program in the United States, for example, requires—depending upon the individual's age in 1950—only 1½ to 10 years of contributions.

The survivor benefits offer a further example. The Convention requires that survivor benefits shall be paid to the dependent children under all circumstances and to the widow incapable of self-support. The Convention, however, leaves it to national laws or regulations to prescribe the definition of "incapable of self-support." Thus the widow's benefits may be restricted only to those with children or those over a certain age—that is, a minimum age at widowhood or a minimum attained age can be required. If the widow has no children, a minimum period of marriage

<sup>10</sup> In Committee the record vote was 183 to 141 in favor of the Convention form, with the United States Government and 6 other Governments (as well as all the employers) voting for the Recommendation form, and 21 Governments (as well as all the workers) voting for the Convention form.

<sup>11</sup> In the Convention as reported by the Committee, the basis of ratification was any four branches, but this provision was changed in the Plenary Session on the last day, June 28.

<sup>12</sup> One example of the last alternative is the British system, under which, in general, full old-age pensions are paid only if a yearly average of 50 or more weekly contributions have been paid or credited since the inception of the plan.

# Summary of provisions in minimum standards convention

Branch	Contingencies provided for	Coverage <sup>1</sup>	Qualifying conditions	Amount of benefits <sup>2</sup>	Duration of benefits
Medical care.....	For covered person and his wife and children, all morbid conditions, and pregnancy.	50% of all employees, or 20% of all residents. <sup>3</sup>	Period of contributions, employment, or residence. <sup>4</sup>	General practitioner care, specialist care at hospitals, <sup>5</sup> hospitalization, and essential medicines; maternity care by midwife at least.	26 weeks in each case of morbid condition, or if longer during payment of sickness benefit (also longer for prescribed diseases requiring prolonged care). <sup>6</sup>
Sickness benefit.....	Incapacity for work due to sickness and resulting loss of earnings.	50% of all employees, or 20% of all residents.	Period of contributions, employment, or residence. <sup>4</sup>	45% for man, wife, and 2 children.	26 weeks in each case, with 3-day waiting period. <sup>7</sup>
Unemployment benefit.....	Loss of earnings due to unemployment if able to work.	50% of all employees.....	Period of contributions, employment, or residence. <sup>4</sup>	45% for man, wife, and 2 children.	13 weeks in a 12-month period, with 7-day waiting period. <sup>8</sup>
Old-age benefit.....	Age 65 <sup>9</sup> and retirement....	50% of all employees, or 20% of all residents.	(a) 30 years of contributions or employment, 20 years of residence, or where all gainfully occupied are covered, yearly average of contributions. <sup>10 11</sup> (b) 10 years of contributions or employment, or 5 years of residence. <sup>11</sup>	(a) 40% for man and wife of pensionable age. (b) 30% for man and wife of pensionable age.	For life, but may be subject to suspension on account of employment, and in a noncontributory system may be subject to a means test.
Employment injury benefit.	Morbid conditions resulting from employment, and resulting loss of earnings.	50% of all employees....	Employed at time of injury.	Complete medical care. <sup>12</sup> For both incapacity for work and invalidity, 50% for man, wife, and 2 children; for survivors, 40% for widow and 2 children. <sup>13</sup>	Medical care as long as needed. For incapacity for work and invalidity, unlimited duration, with 3-day waiting period for incapacity for work; for survivor benefits, same duration as in that branch.
Family allowances.....	Responsibility for maintenance of children.	50% of all employees, or 20% of all residents.	3 months of contributions or employment, or 1 year of residence.	Cash payments and payments in kind. <sup>14</sup>	During childhood. <sup>15</sup>
Maternity benefit.....	Pregnancy and confinement for female workers and wives of male workers; in addition, for female workers, resulting loss of earnings.	50% of all employees, or 20% of all residents.	Period of contributions, employment, or residence. <sup>4</sup>	45% for female worker; medical care same as in that branch.	Medical care as long as needed; cash benefits for 12 weeks.
Invalidity benefit.....	Presumably permanent invalidity, with inability to engage in any gainful activity to a prescribed extent.	50% of all employees, or 20% of all residents.	(a) 15 years of contributions or employment, 10 years of residence, or where all gainfully occupied are covered, yearly average of contributions. <sup>10 11</sup> (b) 5 years of contributions, employment, or residence. <sup>11</sup>	(a) 40% for man, wife, and 2 children. (b) 30% for man, wife, and 2 children.	For duration of invalidity, but not when sickness or old-age benefit payable.
Survivor benefit.....	Presumed incapacity of widow and orphan children for self-support.	50% of all employees, or 20% of all residents.	(a) 15 years of contributions or employment, 10 years of residence, or where all gainfully occupied are covered, yearly average of contributions. <sup>10 11</sup> (b) 5 years of contributions, employment, or residence. <sup>11</sup> Additional requirements for widow without children. <sup>16</sup>	(a) 40% for widow and 2 children. (b) 30% for widow and 2 children.	For children, during childhood; <sup>17</sup> for widow until remarriage. Benefit may be subject to suspension, as in old-age branch.

<sup>1</sup> Percentages indicated are a measurement of the minimum coverage permissible. Where percentages relate to all residents, such coverage is to be obtained from selected classes of gainfully occupied persons (with benefits also available to their wives and children). Alternatively, for all branches except medical care, employment injury, and maternity, the system may cover all residents, subject to a means test. Underdeveloped countries may temporarily cover groups making up at least 50 percent of employees in firms of 20 or more employees.

<sup>2</sup> For cash benefits other than family allowances, percentages shown relate either (i) to individual average earnings (up to prescribed maximum of the earnings of a typical skilled male worker) or (ii) to a flat benefit, based on the prescribed proportion of earnings of a typical unskilled male worker. As an alternative, for plans with a needs test, covering all residents, benefits must be determined from a fixed scale, but from such amount there may be deducted means of the family in excess of a substantial amount (but total of benefit and means taken into account must be sufficient to maintain in health and decency and must at least equal benefit under (ii)); however, lower individual benefits may be provided under the branches for sickness, old-age, invalidity, or survivor benefits if aggregate paid is at least 30 percent higher than would have been paid under system covering 20 percent of the population and paying flat benefits as in (ii).

<sup>3</sup> As a further alternative, where based on selected classes of residents, total persons protected (including wives and children) must be 50 percent of all residents.

<sup>4</sup> Sufficiently long, considering the scope of the system, to prevent abuse.

<sup>5</sup> Also specialist care outside hospitals if available.

<sup>6</sup> As temporary exception for underdeveloped countries, 13 weeks in each case.

<sup>7</sup> As temporary exception for underdeveloped countries, either 13 weeks with 3-day waiting period, or such period as will result in benefits paid for an average

of 10 days per year per person covered.

<sup>8</sup> Duration of 26 weeks required for systems covering all residents, subject to a means test. For systems covering employees under which duration of benefit varies with contributions and previous benefits, average duration must be 13 weeks. Special conditions are permitted in regard to seasonal workers.

<sup>9</sup> Higher age is permitted if fixed by competent authority with due regard to working ability of elderly persons.

<sup>10</sup> Reduced benefits must be available (i) when a yearly average of contributions is required, if half the requirement for full benefits is met; (ii) for old-age branch, if there have been 15 years of contributions or employment; and (iii) invalidity and survivor branches, if there have been 5 years of contributions or employment.

<sup>11</sup> The conditions of paragraph (a) apply for the benefit rate of paragraph (a) of the next column. Likewise, the conditions of paragraph (b) apply for the benefit rate of paragraph (b). For qualifying periods falling between those of paragraphs (a) and (b), the benefit rate is determined proportionately.

<sup>12</sup> As temporary exception, underdeveloped countries may provide same medical care as in medical care branch.

<sup>13</sup> Provisions to be made for permanent partial disability at lower benefit rates. Lump-sum payments may be made in lieu of periodic benefits in certain cases.

<sup>14</sup> Aggregate payments must be at least either (i) 3 percent of the wage of an unskilled male worker times the number of children of persons protected or (ii) 1½ percent of such wage times the number of children of all residents.

<sup>15</sup> Children are defined as being under age 15, or under school-leaving age if that age is lower.

<sup>16</sup> Specified length of marriage.



may be required. A country could ratify if it eliminated or lowered these requirements—for example, if benefits were paid to the widow regardless of whether she had children and regardless of her age at widowhood. The old-age and survivors insurance program in the United States would more than meet the conditions, since widows receive benefits not only while they have children in their care but also at age 65 regardless of their age when they were widowed.

The medical benefits branch permits ratification on the basis of a wide variety of plans. Since there are no requirements as to how the medical care shall be furnished, a country can choose whichever methods it deems suitable. Among the various alternatives are the following: (a) a public medical service financed wholly or largely out of general taxes (like that in Great Britain) that is based largely on the payment of a flat amount per covered person to each general practitioner according to the number of persons on his panel, partly on a fee basis for each service performed (as for dentists), and partly on a salary basis (as for specialists working part time or full time in hospitals); (b) a health insurance program relating to the insured working population and specified dependents, under which the doctors' fees and other charges would be paid by the insurance fund either directly to the doctor or on a reimbursement basis to the insured person, subject perhaps to a maximum fee schedule; and (c) sufficient voluntary coverage under various types of private organizations providing the required benefits. Under each of these three methods, if the country so provided, the insured person could have free choice of doctors.

One of the alternative coverage requirements for all branches except unemployment benefits and employment injury benefits is that coverage apply to at least 20 percent of all residents in a country. Another alternative, for plans involving employees only, is for the coverage to be 50 percent of all employees in the country.

Customarily, the extent of coverage of a social security program involving both employees and self-employed persons is determined by relating it to the total employed civilian labor force. In the United States, for example, old-age and survivors insurance coverage in an average week is perhaps 45 million, or 77 percent of the total employed civilian labor force. Of the remaining 23 percent, more than a third are covered by some other public retirement system.

Under the Convention, however, coverage is related not to the labor force but to total population, a not precisely comparable base. When old-age and survivors insurance coverage is related to the total United States population of about 155 million, the proportion covered represents 29 percent, which is well in excess of the minimum requirement of 20 percent. Even if all the labor force (including the Armed Forces) were covered, the ratio would be only about 40 percent, so that the 20-percent requirement actually calls for rather extensive coverage, though at first glance seeming rather low.

The minimum retirement age for old-age pensions is set at 65, although a higher age is permitted for the system if a Government so chooses after considering the working ability of the elderly persons. In actuality, therefore, the retirement age is almost completely flexible, and the figure of 65 is merely a guide.

The Convention establishes three bases for the amount of the cash benefits. Under the first two, benefit rates related to certain specified earnings are developed for standard beneficiary groups (as shown in the chart), and comparable percentages would be applicable for other beneficiary groups within the same branch. In general, these benefit rates are 30-40 percent for long-range benefits (old-age, invalidity, and survivor) and 45 percent for short-range benefits (unemployment, sickness, and maternity). For the employment injury branch, the percentages adopted are 5-10 points higher.

One important change made by the Committee linked benefit rates and

qualifying periods for the three long-range benefit branches. The draft considered by this year's Conference provided, in general, for certain benefit rates combined with long qualifying periods, such as 30 years of contributions for old-age benefits and 15 years for invalidity and survivor benefits. The Convention, however, permits another alternative, which provides a somewhat lower benefit rate if a shorter qualifying period is established (for example, 10 years of contributions for old-age and 5 years for invalidity and survivor benefits). From a cost standpoint the latter alternative might compare favorably with the former, since the increased cost of the shorter qualifying period might offset the lower cost of the smaller benefit rate.

The new alternative is highly desirable since it permits countries that make their program effective in a relatively short time to pay lower benefits and thus begin operations quickly. It seems much sounder that a country should have lower benefits and actually pay them soon than to promise higher but long-deferred amounts so that the solution to the problem is greatly postponed. The modern trend in social security is away from strict individual equity and toward social adequacy;<sup>13</sup> it is considered preferable to pay benefits relatively soon after the system begins rather than to plan larger payments that might be long deferred and that might never materialize for one reason or another.

Of the first two bases, one would relate the percentages to individual average earnings but permit earnings in excess of a prescribed maximum—the earnings rate of a typical skilled male worker in the country's largest industry—to be disregarded. This criterion has three alternatives—the earnings of (a) a fitter or turner in the manufacture of nonelectrical machinery; (b) a person whose earnings are equal to or greater than those

<sup>13</sup> For a discussion of the relative advantages of the social adequacy approach in social insurance, see Reinhard A. Hohnaus, "Equity, Adequacy, and Related Factors in Old Age Security," *The Record, American Institute of Actuaries*, June 1938, pp. 82-96.

of 75 percent of the covered persons; and (c) a person whose earnings are equal to 125 percent of the average of all persons protected. The latter two alternatives are based on the earnings of both male and female workers and on total earnings without regard to any maximum cut-offs. They have the great advantage for some systems, such as those in the United States, that the calculations can be made directly from the statistical data flowing from the program.

The basis described above is used in the old-age and survivors insurance program of the United States. Benefits are based on an average wage, with earnings in excess of \$3,600 a year excluded. The maximum earnings rate of a typical skilled male worker, as defined above, would be about \$2,900 a year on the basis of 1951 wages. The provision in the Convention does not require that the actual earnings cut-off should be equal to the prescribed earnings rate. If the actual cut-off is higher, then the benefit rates are to be measured for the prescribed earnings. On the other hand, if the actual cut-off is lower than the prescribed earnings, then the maximum benefit (which will be based on the actual cut-off) must be measured against the prescribed earnings.

There is no requirement in the Convention that there be any minimum provisions or any weighting in the benefit formula so that lower-paid workers receive relatively larger benefits than higher-paid workers. Rather, for old-age benefits with a 10-year qualifying requirement the Convention calls for a fixed benefit rate of 30 percent of the average wage when both man and wife are over the minimum pensionable age. Under the United States program, if the average monthly wage is \$100 or less, the benefit for a married couple when the wife is eligible amounts to 80 percent of the average wage (and even more when the minimum benefit provisions apply). At the other extreme, when the average monthly wage is the \$300 maximum, the combined benefit for husband and wife represents 43 percent of the average wage. As indicated previously, in systems that prescribe the maximum amount of earnings to be considered,

the benefit requirement must be met for all wages up to the earnings of a typical skilled male worker and need not necessarily be met for higher amounts. Since for the United States the resulting figure is about \$2,900 per year, only the benefit rate for this figure need be considered, and it turns out to be 47 percent. Accordingly, this provision of the Convention is quite readily met by the old-age and survivors insurance system of the United States.

Similarly, the requirement for survivor benefits with a 5-year qualifying requirement—a 30-percent benefit for a widow and two children—is more than met by the corresponding figures for the old-age and survivors insurance system. The benefits range from 80 percent of the average wage for the lower-paid insured persons down to 56 percent for those with maximum creditable earnings; based on the earnings rate of a typical skilled male worker (\$2,900 per year), the corresponding figure is 63 percent.

Flat-rate benefits are involved in the other basis that uses the benefit percentages. The size of these benefits is fixed at a given percentage of the earnings of a typical unskilled male worker. This basis would be used as a measuring stick to determine the conformity of a plan such as that in Great Britain; under the old-age pension legislation recently enacted,<sup>14</sup> an eligible husband with dependent wife (age 65 and 60, respectively) receives 54s., or £2.7, a week. This amount is about 50 percent of the average wage of an unskilled male laborer in Great Britain (about £5½ a week); it is thus well above the minimum standard (40 percent) that apparently is applicable for this particular plan. If a flat-rate benefit system were in effect in the United States, to conform with the requirement of the Convention the combined benefit for husband and wife would have to be at least \$12 a week, or \$52 a month.<sup>15</sup>

<sup>14</sup> National Insurance Act, 1952 (ch. 29), assented to June 26, 1952; the benefit provisions became fully effective in September 1952.

<sup>15</sup> Based on a 40-hour workweek and an assumed wage for an unskilled worker of \$1 per hour, which is well above the minimum wage of 75 cents per hour in the Fair Labor Standards Act.

The third basis for the amount of cash benefits applies only to social (public) assistance plans covering all residents. Under this basis the benefit must be determined according to a fixed scale, but it may be reduced to the extent by which the means of the family exceed a prescribed substantial amount. There is the further limitation, however, that the total amount of the benefit and any means taken into consideration must be sufficient to maintain the family in health and decency and must not be less than the amount of benefit determined when the second basis is used.

Under a social assistance system (with a means test) providing sickness, old-age, invalidity, or survivor benefits, lower benefits can be paid if the aggregate disbursements are at least 30 percent higher than they would have been under an insurance system covering 20 percent of the population and providing flat benefits at the minimum rates stipulated in the Convention. The purpose of this provision, in general, is to permit greater leeway for plans having a broad coverage with benefits perhaps relatively low individually but sizable in the aggregate.

The New Zealand system, under which an eligible husband and wife aged 60 receive a weekly pension of £5¼, is a typical example of a system of this kind. The benefit may be reduced by receipt of income above a certain amount, but such assets as the home and its furnishings, other assets up to £1,000, and weekly income of £1½ or less are disregarded.<sup>16</sup> When living costs and the standard of living in New Zealand are considered, the total of the benefit and any means taken into account is far more than sufficient for maintenance of health and decency and is well above 40 percent<sup>17</sup> of the earnings of an unskilled male worker, which amount to approximately £8 per week.

<sup>16</sup> There is a further exemption of £1¼ in respect to a woman's earnings in private domestic service and an additional ½ pound in income is exempt after age 65 for each year of deferment beyond age 65 (but before age 65) in filing claim.

<sup>17</sup> The higher rate is required because the qualifying period is 20 years of residence.



## Exceptions for Underdeveloped Countries

A number of temporary exceptions are permitted for countries whose economy and medical facilities are insufficiently developed. The Member Nation itself determines the exception; as long as it wishes to use the exception, it must so state in its annual report.<sup>18</sup> The coverage requirements particularly are modified for underdeveloped countries so that they can begin their social security programs by covering only certain groups of employees in moderate-sized and large work establishments.

## Individual Sharing in Cost of Medical Benefits

The insured individual may be required to share in the cost of the various medical care benefits that he receives, provided that this payment does not involve hardship. Thus, a system could require that the insured person pay the entire cost of inexpensive prescriptions. Such a procedure, of course, might be advisable to prevent abuse and to eliminate costly administrative procedures in connection with relatively small financial expenditures that could readily be borne by the insured person. Cost sharing is not permitted with respect to maternity and to employment injury benefits.

## Financing Aggregate Costs

The Convention includes general provisions on financing. The method adopted must avoid hardship for low-income persons, and any specific method must be determined in the light of the economic and financial situation of both the country and the persons covered. With respect to compulsory insurance systems, the insured employees shall not be required to contribute more than half the financial resources allocated to the system. For satisfying this condition the operation of several branches can be considered in combination, except that the family benefit and employment injury benefit branches cannot be used for this pur-

<sup>18</sup> In the Convention as developed by the Committee, a 10-year maximum period was placed on the use of this exception by any country, but this provision was deleted in the Plenary Session.

pose. The Government shall accept general responsibility for payment of the benefits provided in compliance with the Convention, including those under any voluntary plan used as a basis for ratification. Specifically, the Government is to make actuarial studies and calculations as to the financial equilibrium of the system, both periodically and before any change in benefits or contribution rates is made.

## Right of Appeal

There are included in the Convention certain minimum provisions granting the right to appeal, with special independent tribunals.

## Voluntary Insurance Systems

All branches except employment injury and family benefits and the periodical payments of the maternity branch may be ratified on the basis of a voluntary insurance system that is supervised by the government authorities. Voluntary plans that are administered jointly by employers and workers without public supervision may likewise be used, provided they meet established, national standards. In both instances, the various requirements described previously must be met. Further, the voluntary system must cover in the aggregate a substantial part of the workers whose earnings are less than those of a typical skilled male worker.

The provisions placing voluntary insurance on an equal footing with compulsory Government programs were wholly satisfactory to the United States Government, and the first major point it had raised was satisfied. It is abundantly clear that voluntary private insurance will not be adversely affected by the provisions of the Convention.

## Treatment of Aliens

This subject was given a thorough discussion because of the difficult problems involved for the many countries having considerable in-and-out migration on a fairly continuous basis. In principle, there was agreement that alien residents should receive the same treatment as citizens. In practice, however, certain exceptions seemed necessary.

For systems financed wholly or principally from general funds, special rules may be applied to resident aliens and naturalized citizens. For contributory systems applicable to employees, equality of treatment of aliens may be conditioned on ratification of the corresponding branch by the alien's country as well as on the existence of a reciprocity agreement between the countries involved.

The problem could not be fully solved in this Convention. Accordingly, the Committee recommended the adoption of a Resolution inviting the Governing Body "to consider any appropriate measures for the establishment of an international instrument which would deal with the situation of aliens and migrant workers in the field of social security." This Resolution was adopted at the Plenary Session with only one adverse vote.

## Federal Government Clause

As indicated previously, the United States Government was strongly opposed to the special clause for Federal States that had been included in all previous drafts of the instrument. After a full presentation of the United States Government position, the Committee deleted this clause—the third major point raised by the United States Government—by an almost unanimous vote.

## Exclusion of Seamen

The Convention does not apply to seamen or seafishermen since provisions for their protection have previously been made in special Conventions.<sup>19</sup> Therefore, in determining whether the required coverage is present for the various branches, such persons may be excluded from the total number of residents or employees used as the base.

## Positions of the Employers and the Workers

The employer members took a position against any action leading to a Convention. They believed that there should be a general Recommendation covering the entire subject. This group also believed that the considerations should not extend

<sup>19</sup> Social Security (Seafarers) Convention, 1946, and Seafarers' Pensions Convention, 1946.

to plans covering the entire population, or even to gainfully occupied persons other than employees, since such consideration would be beyond the competence of the Organization.

The worker representatives were satisfied, on the whole, with the text under consideration by the Conference but were willing to make a number of compromises desired by the other groups. They felt strongly, however, that the instrument should be a Convention.

### **Operation of Convention**

After a Convention is adopted by the International Labor Organization, it is transmitted to the various Member countries. It is then open to ratification by such countries as may desire to take such action. The Convention comes into force 1 year after the date on which ratifications of two Members have been received. For subsequent Members ratifying, it comes into force 1 year after the date of receipt of ratification. After the Convention has been in force for 10 years for a particular Member, the Member may denounce the Convention in whole or in part. If such action is not taken in this eleventh year, the Convention remains in force for another period of 10 years. The Convention has no binding effect on any country until ratified by it, and no country is obligated to ratify. Furthermore, ratification on the basis of several of the nine branches does not imply any obligation to put into force in the future the remainder of the branches.

During the course of Conference negotiations at which the final text is developed, the United States Government delegation, before voting on the final text, forms tentative conclusions concerning the general provisions of the proposed Convention—especially as to its suitability for Federal action or, in whole or in part, for State action. These tentative con-

clusions are based on instructions and guidance formulated before the Conference by the various departments and agencies of the Federal Government. Although the agencies have made a careful analysis of the proposed text, they can make a much more thorough examination of the matter on the basis of the final text after the Conference is over.

Any new Convention adopted by the International Labor Conference undergoes thorough study by all interested departments and agencies of the Executive branch of the Federal Government. Recommendations to the President are then developed as to whether the subject involved should be handled as a Federal matter or whether it is in whole or in part appropriate for action by the several States. In the latter case the Convention is submitted to the States for their information and consideration (and also to the Territories). A Convention deemed appropriate solely for Federal action is submitted by the President to the Senate for its advice and consent as to ratification<sup>20</sup> if he recommends such action, or for its information if he believes it to be inappropriate for ratification. At the same time the President may make recommendations to both Houses of Congress for any legislative action implementing or conforming with the Convention.

It appears highly probable that part of the Convention on Minimum Standards of Social Security deals with matters appropriate for action by the several States. Furthermore, considering existing programs that are on the Federal level, it would appear that at this time only two branches—old-age and survivor benefits—meet the requirements for ratification, whereas the Convention re-

<sup>20</sup> Technically, the President ratifies the Convention on his own volition after he has had approval by a two-thirds vote of the Senate (based on members present).

quires three branches. Accordingly, ratification would not be appropriate without legislative action by both Houses of Congress on one of the other branches.

### **Advanced Standards**

At the 1951 Conference, consideration was to be given to both minimum standards of social security and advanced standards of social security. There was insufficient time to consider the latter so that it was placed on the agenda of the 1952 Conference for a first consideration. For this purpose the Office prepared a report<sup>21</sup> setting forth a preliminary draft of an instrument, which was cast in the form of a Convention.

At the 1952 Conference, time did not allow the Committee on Social Security to take up this subject. The Committee discussed what further consideration might be given to it and submitted a supplementary report containing three proposals for draft Resolutions.

The employer members were opposed to having an advanced standard, holding that it would be incompatible with the customary procedure of having specific and comparable international obligations. The worker representatives, on the other hand, believed strongly that there should be an instrument dealing with advanced standards and that the subject should be placed on the agenda of next year's Conference for a first discussion. After considerable debate, the Plenary Session adopted virtually unanimously (with only 1 vote against) a Resolution inviting the Governing Body "to reexamine the question of objectives and advanced standards of social security and to choose an appropriate time for placing it on the agenda."

<sup>21</sup> Report V(b): *Objectives and Advanced Standards of Social Security*, International Labor Conference, 35th Session, 1952 (ILO, 1952).



# Temporary Disability Insurance Laws in the United States

by ALFRED M. SKOLNIK\*

*Four out of the five temporary disability insurance programs established by law in this country are State systems; the fifth is a national system for railroad workers. These five programs have different provisions for coverage, financing, eligibility, benefits, and administration. The complexities thus introduced have pointed up the continuing need for bringing together information on legislative, administrative, and statistical developments in the field. The following article—the first in a series on these programs—summarizes the major substantive provisions of the existing State temporary disability insurance laws and the Federal law for railroad workers.*

FOUR States have systems of temporary disability insurance providing partial wage-loss compensation for limited periods to wage earners incapacitated for work because of nonoccupational illness or injury. Rhode Island initiated this type of social insurance program in 1942; California established its program in 1946, New Jersey in 1948, and New York in 1949. In addition, Congress extended the Railroad Unemployment Insurance Act in 1946 to provide cash sickness benefits to workers covered by that law. These temporary disability insurance systems are summarized here.<sup>1</sup>

## Legislative Background

Unlike most other countries, which started their social insurance programs with measures to provide cash benefits and medical care to workers who fall sick or are disabled, the United States began its national social insurance program in 1935 with unemployment insurance and old-age insurance. The severe depression of the thirties was undoubtedly responsible for the break in the pattern. To the wage earners of this time, inability to find jobs because of adverse economic conditions or advancing

age constituted a more serious threat to their economic security than sickness or disability. Providing protection against costs of sickness that are more or less recurring regardless of economic conditions did not seem to have the same urgency as providing protection against cyclical unemployment and old-age dependency.

Although the adoption of compulsory disability insurance has been slow in this country, interest in such legislation goes back many years. The introduction in 1910-20 of State workmen's compensation programs, with their provisions for cash benefits and medical care for covered wage earners who meet with certain work-connected injuries, stimulated the early movement for a social insurance system to cover the costs of non-occupational illness and injury. During the period 1915-20, 11 States appointed special commissions of inquiry. Six of the commissions found that there was a fundamental need for compulsory cash sickness insurance as well as for medical care insurance. Bills providing for such programs were introduced in some 20 States, but none was passed by both houses of any legislature. After 1921 and until the depression, interest in the subject waned.

The need for social insurance to meet the costs of sickness was one of the subjects emphasized by the Committee on Economic Security, appointed by the President in 1934 to

formulate a national social security plan. The Committee suggested that cash payments for temporary disability might be linked with the administration of unemployment insurance benefits. With the passage in 1935 of the Social Security Act, there was a quickening of public interest in the possibility of providing legislative protection against the risk of income loss caused by non-work-connected illnesses and accidents. In 1939 the presidentially appointed Interdepartmental Committee to Coordinate Health and Welfare Activities reaffirmed the desirability of a temporary disability insurance program and called attention to the possibility of its development along lines analogous to unemployment insurance.

During the subsequent years the idea of an integrated temporary disability and unemployment insurance program gained favor among State administrators, employers, and employees affected by the unemployment insurance program. Several influences of a practical nature were responsible for the growing preference for coordinating the two programs instead of setting up a separate temporary disability insurance system.

With the establishment of unemployment insurance systems in all the States, the covered worker found himself protected against part of his wage loss when he was able to work but could not get a job, but unprotected against a precisely similar loss when he was unable to work. The experiences of many wage earners who were denied unemployment insurance benefits or whose unemployment insurance checks were stopped because of sickness brought home the realization that it was illogical and inequitable to provide benefits against unemployment due to lack of work but to make no provisions against unemployment due to disability when financial needs may be even greater.

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<sup>1</sup>For a tabular summary of disability insurance laws, see *Comparison of Temporary Disability Insurance Laws*, April 1952, Department of Labor, Bureau of Employment Security.

Six States<sup>2</sup> attempted to rectify some of the inconsistency by amending their unemployment insurance eligibility requirements so that a claimant becoming ill after filing his claim and registering for work would continue to draw unemployment insurance benefits so long as no suitable job was offered him.

Financial considerations were another factor responsible for the growing interest in placing temporary disability insurance within the framework of the unemployment insurance system. Several States, among them California, New Jersey, and Rhode Island, financed their unemployment insurance benefits through a tax on employees as well as through contributions from employers. With the decline of unemployment in the boom period of the early forties, employee taxes were found in most instances to be unnecessary for unemployment insurance purposes and contributed only to the building up of reserves in the unemployment insurance trust accounts. As a result, these States had available a source of income that could conceivably be diverted for cash sickness benefits without requiring any additional contributions from employers, employees, or the State.

Moreover, the closely related objectives of unemployment and disability insurance, the potential identical coverage of both programs, and the similarity that exists in most of the functions necessary for their operation held out the promise of considerable savings in administrative costs if the two programs were integrated. All these factors contributed to a tendency to model temporary disability insurance after unemployment insurance.

Cash sickness benefits for non-work-connected disability were first paid in the United States when Rhode Island's program for workers covered by its unemployment insurance law became effective on April 1, 1943.

Administered by the State employment security agency, this program is closely allied with unemployment insurance in both substantive provisions and administrative arrange-

ments. The same groups of workers are covered, the same types of qualifying conditions are used, and the same wage reports and credits serve as a basis for contributions and benefits under the two programs. Just as in unemployment insurance, all contributions are paid to the State and all benefits are paid by the State.

A similar pattern was followed by Congress when it established a program of cash sickness benefits, effective July 1, 1947, for the Nation's railroad workers. Temporary disability benefits are provided through an exclusive, Government-operated fund, closely integrated in administration with railroad unemployment insurance.

The next State to provide insurance protection against off-the-job disability was California, which passed the necessary legislation in 1946. The program, while tied in with unemployment insurance and administered by the same agency that administers unemployment insurance, differs from the Rhode Island system and from the basic pattern of unemployment insurance in that approved private insurance plans can be substituted for the State-operated plan as the medium through which benefits are payable.

Immediately following the passage of the California law, Congress amended the Social Security Act to permit the nine States<sup>3</sup> that had at some time collected employee contributions for unemployment insurance purposes to draw on these amounts deposited to their accounts in the Federal unemployment trust fund to finance cash sickness benefits, exclusive of the expenses of administration. This legislation (the Knowland amendment) enabled California to advance the effective date for payment of benefits from May 1947 to December 1946 and gave further impetus to the movement for integrating temporary disability insurance with unemployment insurance.

In 1948, New Jersey enacted a

<sup>3</sup> Rhode Island, California, New Jersey, Alabama, Indiana, Kentucky, Louisiana, Massachusetts, and New Hampshire. At the beginning of 1946, only the first four States were still collecting contributions from employees for unemployment insurance.

temporary disability insurance law under which benefits became payable in January 1949. Like California, New Jersey provided for "contracting out" of the State fund under approved private plans in a program coordinated with unemployment insurance.

The passage in 1949 of temporary disability insurance legislation in New York marked a sharp departure from the pattern developed in the other three States. There were strong pressures in New York for incorporating disability insurance into its unemployment insurance system and for creating a tax-supported State insurance fund, even though there were no employee contributions under unemployment insurance available for the financing of the disability program. These pressures were outweighed, however, by the desire to grant private insurance companies the widest possible opportunity to participate in the program. With New York's system of workmen's compensation for occupational injuries serving as a guide, a temporary disability insurance system, entirely separate from unemployment insurance and administered by the State workmen's compensation board, was created; benefits, beginning July 1, 1950, were to be provided primarily through private plans.

The year 1949 also saw enactment of a temporary disability insurance law in the State of Washington, but, as the result of an unfavorable vote on the referendum at the general election in November 1950, the legislation never went into effect. The law provided for the integration of temporary disability insurance with unemployment insurance, though it permitted the substitution of private plans for the State plan.

Since 1950, bills to establish temporary disability insurance programs have been introduced in more than 15 State legislatures. Special reports calling for the enactment of compulsory temporary disability insurance laws have been made by interim legislative commissions in Ohio and Massachusetts. In Connecticut, Michigan, Pennsylvania, and West Virginia the State legislatures or governors have authorized the appointment of commissions to study the problems of temporary disability insurance and to

<sup>2</sup> Idaho, Maryland, Montana, Nevada, Tennessee, and Vermont.



report on the desirability and feasibility of establishing such a program.

### Coverage

In the States with coordinated unemployment and disability insurance programs, compulsory coverage is identical for both programs. In general, such occupational groups as farm laborers, domestic servants, governmental employees, the self-employed, and employees of non-profit organizations operated for religious, charitable, and educational purposes are excluded. In addition, Rhode Island and New Jersey exclude employers with fewer than four employees. The California law excludes workers in firms with a quarterly payroll of less than \$100.

In New York, coverage of the disability program is more limited than that of unemployment insurance. Maritime services and State government services are covered by unemployment insurance but not by disability insurance. Unemployment insurance covers employers who have four or more persons in employment on each of at least 15 days in a calendar year, while disability in-

surance is compulsory only for employers with four or more employees in at least 30 days.

All States with these laws permit individuals whose religious tenets prevent them from consulting a physician to "elect out" of the program—that is, on request they may be exempted from contributions and become ineligible for benefits under the disability program.

### Types of Plans

While the State systems of disability insurance make protection of covered workers mandatory, they use different ways of furnishing this protection. The development of temporary disability insurance in the United States has been featured by the establishment of three different types of plans for the short-term insuring of covered wage earners against the loss of wages caused by disability.

The first type of plan, which was adopted by Rhode Island and the railroad system, provides that all covered employers must insure through an exclusive, publicly operated, insurance fund into which all

contributions are paid and from which all benefits are paid. The same benefit provisions apply to all covered workers in like circumstances. No provision is made for private cash sickness insurance plans, although any covered employer may provide supplemental benefits in any manner he chooses.

The second type of plan provides for a State-operated fund, with employers being permitted to "contract out" of the State fund—generally by purchasing insurance from commercial carriers or by self-insuring. Until a private plan is approved by the State agency as meeting the standards prescribed in the law, workers are automatically covered by the State temporary disability insurance fund. When workers are covered by a private plan, neither they nor their employers are required to contribute to the State fund, and no benefits are payable to such employees from the State fund. Workers' premiums under private plans may not be any greater than the contribution they would otherwise be required to pay to the State fund.

The California and New Jersey

Chart 1.—Temporary disability insurance: Method of insuring and financial provisions, July 1, 1952

Provision	Rhode Island	California	New Jersey	New York	Railroad program
Method of insuring.....	All employers insured with exclusive State fund.	Employers insured with State fund unless and until agency approval is given to private-plan (insured or self-insured).	Employers insured with State fund unless and until agency approval is given to private plan (insured or self-insured).	Employers must arrange for benefit payments by purchasing policy from an insurance company, or from the N. Y. State Insurance Fund, or by self-insurance.	All employers insured with exclusive Government fund.
Employee contribution..	1% of first \$3,000 of annual wages (formerly paid for unemployment insurance purposes).	1% of first \$3,000 of annual wages (formerly paid for unemployment insurance purposes).	0.75% of first \$3,000 of annual wages out of 1% formerly paid for unemployment insurance purposes. <sup>1</sup>	0.5% of the first \$60 of weekly wages.	None.
Employer contribution..	None.....	None for State-plan employers. Private plan employers pay balance of cost.	State-plan employers pay 0.25% of first \$3,000 of annual wages, modified by experience rating. Private-plan employers pay balance of cost.	Balance of cost.....	Employer tax for unemployment insurance also finances disability benefits.
Financing of administrative costs.	6% of contributions...	No limit for administration of State fund. State costs of supervising private plans assessed against latter in proportion to taxable wages; limit 0.02% of taxable wages.	0.08% of taxable wages allotted for administration of State fund. State costs of supervising private plans assessed against latter in proportion to taxable wages; limit 0.02% of taxable wages.	Expenses of administering program by workmen's compensation board financed by assessment against all carriers in proportion to covered wages; no limit set.	Administrative costs paid from unemployment insurance fund; 0.2% of taxable wages allowed for administration of both programs.
Financing of disability during unemployment.	All payments made from State fund without distinction between benefits beginning during employment or unemployment.	Special extended liability account in State fund may assess private plans for pro rata share of excess of cost over interest on \$132 million of initial fund. Assessment limited to 0.03% of taxable wages.	Special State unemployment disability fund may assess private plans for pro rata share of excess of cost over interest on \$50 million of initial fund. Assessment limited to 0.02% of taxable wages.	Special State fund administered by workmen's compensation board and maintained by annual assessments against all carriers without limit.	All payments made from Government fund without distinction between benefits beginning during employment or unemployment.

<sup>1</sup> Effective Jan. 1, 1953, employee contribution will be 0.5 percent.

Source: Based on *Comparison of Temporary Disability Insurance Laws, April 1952*, Department of Labor, Bureau of Employment Security.

laws follow this basic pattern, although some differences exist. In California, before a private plan can be substituted for the State plan, it must afford covered employees rights greater than those under the State plan. This provision has been interpreted to mean that the plan must be at least as good as the State plan in all respects and be more liberal in at least one respect. New Jersey, on the other hand, only requires that the rights afforded under the private plan be at least equal to those under the State plan.

Both States require that a private plan to which employees contribute cannot be substituted for the State-operated plan without the consent of the majority of workers covered by it. In California, the consent of the majority is required even if employees do not contribute. The California law permits a worker to elect to be covered by the State plan even when his coworkers are participating in a private plan. In New Jersey, once a majority of workers have approved a private plan, all the workers in the establishment are automatically covered by that plan.

In both States, unemployed claimants (defined as those who become disabled after they have been separated from covered employment for more than 2 weeks) are paid benefits by the State disability fund, regardless of whether or not they had paid premiums to one or more private plans. In New Jersey, however, a separate system with different eligibility conditions and benefit formulas is used for unemployed disabled workers.

Another distinction between the New Jersey and California laws is that the latter provides for the disapproval of a private plan if it represents a substantial selection of risks adverse to the State fund. This provision has been implemented in practice by the requirement that at least 20 percent of the aggregate voluntary plan coverage of each private insurance carrier must be women workers. No provisions, however, have been adopted to protect the State fund against being left with an undue proportion of the poorer risks represented by older workers, low-paid wage earners, and workers

in hazardous types of employment.

The third type of plan, of which New York is the only example, provides for the insuring of the covered wage earner primarily through State-approved private plans. No funds are collected by the State workmen's compensation board itself for the payment of benefits to workers who become disabled while employed and no claims from such workers are filed with or paid by the board. The New York board maintains and administers a special fund, however, to finance benefits when disability commences after the fourth week of unemployment or when the employer has failed to carry the required insurance.

The responsibility rests solely upon the employer to make his own insurance arrangements for the protection of his employees against temporary disability. He can either purchase a group accident and health policy from a private insurance company or from the New York State Insurance Fund, or he can adopt an approved plan of self-insurance. The failure of an employer to take positive action in this direction leaves him and his employees without protection. The New York State Insurance Fund is solely a State-operated carrier that writes insurance on a premium-paying basis, unlike the California and New Jersey State funds, which automatically cover under a payroll tax program those who do not take steps to obtain private coverage. Except for the fact that it must accept all risks offered it, the New York State Insurance Fund is administered and treated like any other private fund, subject to all the regulatory requirements imposed on private insurance carriers, including a premium and franchise tax. Actually, therefore, the State fund (which protects less than an estimated 10 percent of the present covered labor force in New York) bears little resemblance to the State-operated funds in the other temporary disability insurance systems with their uniform tax and automatic coverage provisions.

Benefits paid under the voluntary private plans in New York must be at least as favorable as those provided by the statutory formula in the law.

This provision has been interpreted by the State workmen's compensation board to mean that some features of the private plan can be less favorable if other features of the plan are more favorable. Employers who had plans in existence at the time the law went into effect are, however, relieved of the responsibility of meeting the statutory requirements until the earliest date on which they have the right to discontinue the provisions of their own plans. If an existing cash plan is the result of collective bargaining, the plan may be extended indefinitely, as long as both employer and employee concur. The New Jersey law also exempted plans existing at the time the legislation was passed, but the California law permitted no exceptions to statutory conditions for plans in existence when the law was enacted.

The significance of the distinction between private-plan coverage and State-plan or statutory coverage must be kept in mind in any discussion of the provisions of the various laws with regard to financing, eligibility requirements, benefit formulas, and conditions under which benefits may be received. As far as workers covered by private plans are concerned, the statutory provisions are intended only as guides to standards below which the private plans in general cannot fall. Thus, while identical statutory provisions apply to all covered workers under the Rhode Island and under the railroad system, a different situation prevails in the other States, where private plans may deviate sharply from the statutory specifications.

At the end of 1951, almost half the covered workers in California and more than two-thirds of those in New Jersey were under private plans that for the most part offered a wide variety of formulas and procedures. In addition, about three-fifths of the covered workers in New York were under plans that differed in some respect from the statutory schedule of benefits. For a realistic view of the type of temporary disability insurance protection that the workers in these States actually enjoy, a separate analysis of the thousands of private plans would be required. Such an analysis would go beyond



the scope of this article, but it is possible to cite here the statutory provisions and some of the areas where variations probably occur under private plans.

### Financing

In Rhode Island and California the employee contributions formerly required for unemployment insurance are used to finance the entire cost of the State-operated plans for disability insurance. Until July 1946, Rhode Island continued to use for unemployment insurance purposes one-third of the 1.5-percent employee tax on the first \$3,000 of annual wages. Since that time the entire employee tax (reduced to 1 percent in July 1947) has been diverted to the State disability fund. In California, from the beginning of the program, all of the 1-percent employee tax has been used for disability insurance.

The railroad workers' program is financed exclusively by an employer tax that covers both unemployment insurance and temporary disability insurance. This tax rate, which may not exceed 3.0 percent of earnings up to \$300 a month, is adjusted annually, depending on the balance in the railroad unemployment insurance account. Since 1948 the rate has been 0.5 percent.

The New Jersey and New York laws call for joint employer-employee contributions. In New Jersey, a

worker pays 0.75 percent on wages up to \$3,000 a year (0.25 percent still goes to the unemployment insurance fund).<sup>4</sup> Employers whose workers are not protected by private plans originally added a contribution of 0.25 percent. Since July 1, 1951, the employer tax has been modified under experience rating, within a range from 0.10 percent of taxable payroll to 0.75 percent.

In New York, employees contribute 0.5 percent of their wages up to a maximum of 30 cents per week, with employers bearing any additional cost that may arise. There is no ceiling on the employer's liability. Each business establishment carries the cost of its own insurance risk, as the higher incidences of disability experienced by women wage earners, older workers, and other groups are reflected in the premium rates fixed by private insurance carriers.

The same financial distribution of costs is followed under the California and New Jersey private plans; after the employee has contributed the statutory amount, the employer pays the balance of the cost. In practice, however, employee contributions in the two States have been more than sufficient to cover the benefit costs of most private plans without additional premium payments by the employ-

<sup>4</sup> Effective January 1, 1953, the disability contribution rate for New Jersey workers will drop to 0.5 percent.

er. In the event that benefit costs rise to a point where the premium rate would require a substantial contribution from the employer, he has the privilege, after due notice, of abandoning his private plan and reverting to State-plan coverage.

States with private plans assess the plans for part of the cost of paying benefits to insured workers who become disabled while unemployed. In California this assessment is accomplished through the "extended liability account." The account is charged with the amount of benefit payments made to claimants who become sick while unemployed and is credited with the interest earnings on accumulated reserves built up by some of the earlier employee contributions to the unemployment trust fund. If a deficit results, it is made up by appropriations from the State disability fund and by proportionate assessments on voluntary-plan employers, not exceeding 0.03 percent of private-plan wages.

In New Jersey a similar reserve fund, developed from interest earnings on employee contributions transferred from the unemployment trust fund, is used to finance benefits to the disabled unemployed. In case of a deficit, an additional tax of not more than 0.02 percent of taxable payrolls may be imposed on all private-plan employers, matched by an amount from the State disability

Chart 2.—Temporary disability insurance: Eligibility requirements, July 1, 1952

Provision	Rhode Island	California	New Jersey		New York		Railroad program
			Employed workers	Unemployed workers	Employed workers	Unemployed workers	
Qualifying wages or employment.	\$300 in base period.	\$300 in base period and 30 times weekly benefit amount if 75% of base-period wages are concentrated in 1 quarter.	25 times weekly benefit amount in base period. <sup>1</sup>	25 times weekly benefit amount in base period. <sup>1</sup>	4 or more consecutive weeks of covered employment before commencement of disability.	(?)	\$300 in base period.
Base period.....	Last 4 calendar quarters preceding benefit year.	First 4 of last 5 calendar quarters preceding benefit year. <sup>2</sup>	First 4 of last 5 calendar quarters preceding commencement of any period of disability. <sup>3</sup>	First 4 of last 5 calendar quarters preceding benefit year. <sup>3</sup>	None.....	None.....	Calendar year preceding benefit year.
Benefit year.....	Individual, beginning with valid claim for disability insurance.	Individual, beginning with valid claim for either disability or unemployment insurance.	None.....	Individual, beginning with valid claim for either disability or unemployment insurance.	None.....	None.....	Uniform, beginning July 1.

<sup>1</sup> Effective Jan. 1, 1953, 17 weeks of covered employment in base period.

<sup>2</sup> Either (1) sufficient base-period wages to qualify for unemployment insurance or (2) earnings of \$13 in covered employment in each of 20 out of 30 weeks preceding last day worked in covered employment.

<sup>3</sup> When benefit year begins in first month of quarter, first 4 of last 6 calendar quarters.

<sup>4</sup> Effective Jan. 1, 1953, 52-week period preceding commencement of any period of disability.

<sup>5</sup> Effective Jan. 1, 1953, 52-week period preceding benefit year.

Source: Based on *Comparison of Temporary Disability Insurance Laws, April 1952*, Department of Labor, Bureau of Employment Security.

fund. In New York the special fund for the disabled unemployed is maintained by annual assessments against each carrier in proportion to his share of total covered payroll. There is no statutory limit; the assessment for the fiscal year ended March 30, 1951, came to 0.05 percent of taxable payroll.<sup>5</sup>

Most of the systems put a statutory limit on the amounts that can be spent by the government-operated funds for administrative expenses. In New Jersey and under the railroad program, the limit is expressed in terms of taxable wages. In New Jersey the amounts set aside for administrative costs may not exceed 0.08 percent of the taxable payroll covered by the State plan. Under the railroad program, 0.2 percent of taxable wages are allowed for the administration of both temporary disability insurance and unemployment insurance. For the fiscal year ended June 30, 1951, the operating expenses for railroad disability insurance alone came to 0.04 percent of taxable wages.<sup>6</sup>

In Rhode Island the limit is expressed as a percent of contributions. This limit has been steadily increased over the years—from 1 percent of contributions in 1942 (before benefits became payable) to 6 percent by 1947. California had a statutory limit of 5 percent of contributions until 1951, when the law was amended to remove the percentage limit; at present, the sum allotted for administration is determined annually by the State director of finance.

Statutory limits are provided in none of the States for the administrative costs of private plans; each carrier is responsible for its own administrative expenses. The New York State Insurance Fund, however, which may write insurance policies on the same basis as private carriers, is limited in its administrative costs to 25 percent of premiums collected.

Those States that permit contracting out to private plans also assess these plans for the added administrative cost to the State of supervising

them. In California and New Jersey the additional assessment, which is prorated among private plans on the basis of wages paid by employers to employees, may not exceed 0.02 percent of taxable payroll. New York has no statutory limit. For the year ended June 30, 1951, the assessed rate in New Jersey was 0.014 percent<sup>7</sup> and in California, 0.016 percent.<sup>8</sup> In New York, the first assessed rate came to 0.045 percent of private-plan wages, but this assessment covered the two fiscal years ended March 31, 1950, and March 31, 1951.<sup>9</sup>

Actual administrative expenses in 1951, including State costs of supervising private plans, were 7.5 percent of contributions in California and 10.3 percent in New Jersey. Rhode Island, which permits no contracting out to private plans, administered its program at a cost of 5.9 percent of contributions.<sup>10</sup>

### Eligibility Requirements

**Definition of disability.**—To be eligible for temporary disability benefits, a worker must be unemployed because of disability. The existing laws generally define disability as inability, by reason of mental or physical condition, to perform regular or customary work.

There is less unanimity on the question as to whether pregnancy should be regarded as a compensable disability. Under the Rhode Island and railroad programs, pregnancy does not bar entitlement to disability benefits. The railroad act provides, in addition to the ordinary duration of disability benefits, separate maternity benefits that are payable for 16 weeks, beginning 8 weeks before the anticipated date of confinement. When the law first went into operation in Rhode Island, there was no special limit on benefits during pregnancy. Because of the heavy load on the disability fund caused by these payments, the law was amended in

1946 to limit to 15 the number of weekly payments for any one pregnancy, unless there were unusual complications. In 1951 the maximum benefit period was further reduced to not more than 12 consecutive weeks, beginning 6 weeks before and ending not more than 6 weeks after delivery.

In New Jersey, on the other hand, no payments are made for periods of disability due to pregnancy. California has a similar provision, but the restriction on payments continues only for 4 weeks after the pregnancy terminates. New York lifts its restriction only in those cases where the disability occurs after the worker's return to covered employment for at least two consecutive weeks following termination of pregnancy.

**Qualifying wages or employment.**—Since temporary disability benefits are intended to partially compensate disabled persons who would be employed or seeking work but for the disability, all the laws require that a claimant show his attachment to the labor market. In those systems with integrated temporary disability and unemployment insurance laws, one of the criteria used is a base-period earnings test, as developed under unemployment insurance.

Under the Rhode Island, California, and railroad systems, base-period earnings of \$300 are required to qualify for either disability or unemployment insurance. In California the law further provides that if more than 75 percent of earnings are concentrated in 1 quarter, then base-period wages must also total 30 times the weekly benefit amount. The effect of this provision has been to render some seasonal or short-term workers ineligible. The New Jersey law calls for covered earnings in the base period equal to 25 times the weekly benefit amount. Beginning January 1, 1953, New Jersey will shift to an employment test for both disability insurance and unemployment insurance by requiring 17 weeks of employment in the base period.

Under both unemployment insurance and disability insurance, there has been a tendency to bring about a closer relationship between the qualifying period of employment (the base period) and the period during which benefit rights could be exer-

<sup>5</sup> New York State Workmen's Compensation Board, *Annual Report 1951*, p. 20.

<sup>6</sup> Railroad Retirement Board, *Annual Report for the Fiscal Year Ended June 30, 1951, 1952*, pp. 8-9.

<sup>7</sup> New Jersey Department of Labor and Industry, Division of Employment Security, *15th Annual Employment Security Report, Calendar Year 1951, January 1952*, p. 40.

<sup>8</sup> California Department of Employment.

<sup>9</sup> New York State Workmen's Compensation Board, *op. cit.*, p. 20.

<sup>10</sup> *Social Security Bulletin*, September 1952, table 8, p. 31.



cised (the benefit year). In disability insurance especially, it is considered desirable to prevent the payment of benefits to persons who have been out of the labor force for a considerable time before the onset of their disability and to avoid subjecting entrants and re-entrants into the labor market to long periods of deferred eligibility.

At the present time, the three State disability laws coordinated with unemployment insurance use flexible base periods and benefit years to measure the accumulation of benefit rights and the utilization of these rights. In California and under New Jersey's special system for disability during unemployment the base period and the benefit year are the same for both disability and unemployment insurance. The benefit year for both programs is automatically established by filing a valid claim for either disability or unemployment insurance, and the base period consists of the first 4 of the last 5 completed calendar

quarters preceding the benefit year. In California, if the claim is filed during the first month of any quarter, the base period consists of the first 4 of the last 6 completed quarters.

Under the other systems coordinated with unemployment insurance, the base period and benefit year do not coincide for both programs. In fact, under the New Jersey system for disability during employment, the concept "benefit year" is abandoned entirely, and the base period is defined as the first 4 of the last 5 completed calendar quarters preceding commencement of any period of disability. With each new spell of disability, the base period is determined separately. In Rhode Island the benefit year for disability commences with the filing of a valid claim for disability, and the base period is defined as the last 4 completed quarters immediately preceding the beginning of the benefit year.

The desire to bring about a closer relationship between the date of filing a claim and the period of covered employment has led the New Jersey Legislature to revise its benefit formula. Effective January 1, 1953, the base period, in the case of disability during employment, will be the 52-week period immediately preceding commencement of any period of disability. For disability during unemployment, the base period will be the 52-week period immediately preceding the benefit year. As before, a benefit year will begin with the filing of a valid claim for either disability or unemployment insurance.

The railroad system, alone among the existing integrated disability and unemployment insurance programs, still uses a calendar-year base period and benefit year, uniform for all claimants. For both disability and unemployment insurance, the benefit year begins July 1, and the base period is the calendar year preceding

Chart 3.—Temporary disability insurance: Selected benefit provisions, July 1, 1952

Provision	Rhode Island	California	New Jersey		New York		Railroad program
			Employed workers	Unemployed workers	Employed workers	Unemployed workers	
Weekly benefit amount.	1/20 of high-quarter wages, \$10-25.	1/20 to 1/25 of high-quarter wages, \$10-30, plus hospital benefits of \$5 a day for 12 days in benefit year.	1/22 of high-quarter wages, \$10-30. <sup>1</sup>	1/22 of high-quarter wages, \$10-30. <sup>2</sup>	½ average weekly wage in last 8 weeks of covered employment (from \$10 or average weekly wage, whichever is less, to \$30).	½ average weekly wage in last 8 weeks of covered employment (from \$10 or average weekly wage, whichever is less, to \$30).	Daily benefit amount of \$3.00-7.50 based on schedule of annual wages.
Duration.....	52-26 weeks based on schedule of annual wages.	1/2 base - period wages, 12.5-26 weeks.	1/3 base - period wages, 10-26 weeks. <sup>3</sup>	1/3 base - period wages, 10-26 weeks. <sup>3</sup>	Uniform potential duration of 13 weeks in any 52-week period.	Uniform potential duration of 13 weeks during any period of disability. <sup>4</sup>	Uniform potential duration of 130 days (26 weeks).
Waiting period.	7 consecutive days of disability per benefit year.	7 consecutive days of disability per spell. Any unexpired portion of the waiting period is waived if individual is hospitalized.	7 consecutive days of disability per spell.	1 week of disability or unemployment per benefit year.	7 consecutive days of disability per spell.	7 consecutive days of disability per spell. <sup>5</sup>	7 days in first 14-day registration period in a benefit year; benefits not paid for first 4 days of disability in subsequent 14-day registration periods.
Payments for pregnancy.	Limited to 12 consecutive weeks beginning 6 weeks before and ending 6 weeks following childbirth.	No payments for disability caused by pregnancy until 4 weeks after termination of pregnancy.	No payments for disability caused by pregnancy.	No payments for disability caused by pregnancy.	No payments unless worker has returned to covered employment for at least 2 consecutive weeks following termination of pregnancy.	No payments unless worker has returned to covered employment for at least 2 consecutive weeks following termination of pregnancy.	Special maternity benefits beginning 57 days before anticipated birth, ending 115 days later, or 31 days after birth. Benefits for first 14 days in maternity period and first 14 days after childbirth at 1½ times regular rate.

<sup>1</sup> Effective Jan. 1, 1953, ¾ of average weekly wage in last 8 weeks of covered employment (\$10-30).

<sup>2</sup> Effective Jan. 1, 1953, ¾ of average weekly wage received during base period from last employer giving 17 weeks of covered employment, or, if no such employer, during base period from all covered employers.

<sup>3</sup> Effective Jan. 1, 1953, ¾ of base weeks (i.e., weeks during base period with covered employment of \$15 or more) multiplied by weekly benefit amount (13-26 weeks).

<sup>4</sup> No benefits payable beyond twenty-sixth week of unemployment.

<sup>5</sup> No waiting period required for claimants currently receiving unemployment insurance benefits.

Source: Based on *Comparison of Temporary Disability Insurance Laws*, April 1952, Department of Labor, Bureau of Employment Security.

the benefit year. Until 1950, Rhode Island also employed uniform base periods and benefit years.

In contrast to the coordinated disability and unemployment insurance systems, the New York disability law does not use the concepts of base period and benefit year to determine the eligibility of claimants under private plans. A worker is covered as soon as he has had 4 or more consecutive weeks of covered employment (or 25 days of regular part-time employment), and this coverage continues for 4 weeks after termination of employment. An earnings test is used only to determine whether a person who becomes disabled after 4 weeks of unemployment is eligible for benefits from the special, State-operated fund for the disabled unemployed.

Attention should be drawn to the fact that private plans in California and New Jersey are also not required to and rarely do employ the concepts of base period and benefit year to determine if a claimant is an active member of the labor force. Instead, private plans either cover workers immediately upon their employment or require some probationary period of employment, usually from 1 to 5 months. During the probationary period, of course, the worker is protected by the State plan and is paying contributions to the State. Upon cessation of employment for 2 weeks or longer, a worker generally loses his private-plan coverage and must look to the State fund for such protection as his base-period wages provide.

### **Benefit Provisions**

**Amount of benefits.**—In all these temporary disability insurance systems, as in unemployment insurance in the United States, benefit amounts are related to a claimant's previous earnings in covered employment. In Rhode Island, California, and New Jersey, disability benefit rates are computed according to the unemployment insurance benefit formula, based on a fraction of the highest quarterly wages received in the base period within specified limits. Under the railroad act, a schedule of annual wages is used in calculating both dis-

ability and unemployment insurance benefits.

In New York, disability benefits are computed by a formula different from that for unemployment insurance benefits and consist of one-half the average weekly wage during the last 8 weeks of covered employment preceding the disability. Effective January 1, 1953, New Jersey will change its method of determining benefit amounts for both disability and unemployment insurance; instead of a fraction of high-quarter earnings, it will use a percentage of the average weekly wage. For disability during employment, the benefit formula will be two-thirds of the average weekly wage of the last 8 weeks of covered employment.

In general, the intent of the disability insurance statutes has been to replace during a limited time about one-half to two-thirds of the wage loss. It has been difficult, however, to maintain such ratios when rising wage levels subject an increasing number of higher-paid workers to maximum benefit limits. Despite recent increases, the maximum weekly disability payment in every one of these States is still less than half the average weekly wages. According to the Bureau of Labor Statistics, average weekly earnings of production workers in manufacturing industries as of December 1951 were \$59.31 in Rhode Island, \$67.20 in New York, \$69.72 in New Jersey, and \$74.49 in California. At the present time, the maximum disability benefit is \$25 a week in Rhode Island and \$30 in the other three States. These maximums correspond with those payable under unemployment insurance except in California, where the maximum for unemployment insurance is only \$25.

In an attempt to assure the disabled worker a maintenance income, disability insurance laws contain a minimum benefit limit. At the present time, the minimum rate in each of these States is \$10 per week; New York permits a lower minimum, however, if the average weekly wage is less than \$10. None of the laws provides for benefits to dependents of the disabled wage earner.

Benefit rates for railroad workers are more favorable. With daily benefits varying from \$3.00 to \$7.50

(equivalent to weekly rates of \$15.00 to \$37.50), the proportion of the wage loss replaced under the railroad act is much greater than the proportions presently compensated under the State temporary disability insurance laws. As of December 1951, the average weekly earnings for railroad employees of Class I railroads were \$69.95.

Payment of daily (part-weekly) benefits is provided in all States when an individual recovers before the end of his benefit week. Under the California and New Jersey laws, each day of disability in excess of the first 7 days in a spell is compensated at a rate of one-seventh of the weekly amount. In Rhode Island the rate for each workday is one-fifth of the weekly benefit amount, up to a maximum of four-fifths, but is payable only for days of disability following a compensable week. In New York the computation of daily benefits is based on the claimant's normal number of workdays per week.

**Duration of benefits.**—In all the systems except that of New York, the maximum duration of benefits in a benefit year is 26 weeks for either disability or unemployment insurance. In New York, all claimants have a uniform potential duration of 13 weeks in any 52-week period (as contrasted with 26 weeks for unemployment insurance). The railroad plan also provides for benefits of a uniform duration. In the disability systems of the other States the length of time that benefits will be payable varies, as in their unemployment insurance system, according to the total amount of base-period wages, with a minimum of 12.5 weeks in California, 10 in New Jersey, and 5.2 in Rhode Island. Effective January 1, 1953, New Jersey will base the duration of benefits for both disability and unemployment insurance on length of covered employment, with a minimum of 13 weeks.

New Jersey's special system for the disabled unemployed limits the maximum amount of benefits payable during a benefit year for both unemployment and disability insurance to 1½ times the duration allowed under either one. Under the other laws, the amount of benefits received under unemployment insurance does not



affect the potential duration of benefits payable under temporary disability insurance. All the laws prohibit duplicate benefits for the same week or day under unemployment insurance and disability insurance, whether under the laws of the same State or under the unemployment insurance laws of some other State or of the Federal Government.

**Waiting period.**—To conserve the funds of the disability system for claimants suffering long spells of disability and to avoid the administrative burden of processing large numbers of short-period claims, all the State temporary disability laws require a waiting period of 7 consecutive days of disability before the payment of benefits. In Rhode Island a claimant is required to serve only one such uncompensated period in a benefit year, regardless of the number of spells of disability suffered during the year. Subsequent spells, however, are compensated only if they last at least 7 consecutive days. The other States require a waiting period at the beginning of each period of uninterrupted disability. Under California and New Jersey laws, a disability is regarded as uninterrupted if a relapse occurs within 14 days after a claimant has returned to work; under the New York law, the time limit is 3 months. Claimants under New Jersey's special system for disability during unemployment, however, need serve only one 7-day waiting period of either unemployment or disability during a benefit year to qualify for benefits.

For disabled railroad workers the

waiting period is 7 days (which need not be consecutive) in the first 14-day registration period in a benefit year; in each subsequent registration period, whether for the same disability or a different one, benefits are paid for each day of disability in excess of 4 days.

**Hospital benefits.**—California is unique among the States in that, since January 1, 1950, it has paid, in addition to weekly cash benefits, hospital benefits of \$8 a day for a maximum of 12 days in a benefit year to claimants who are hospitalized while eligible for disability benefits. No waiting period is required of such hospitalized claimants for either hospital or disability benefits. Since January 1, 1952, an individual is not eligible for hospital benefits if he is receiving hospitalization under workmen's compensation, but he is eligible if he continues to receive remuneration from his employer.

**Private-plan benefits.**—It should be emphasized again that private plans are not restricted to the use of a base-period and benefit-year formula for determining benefit provisions. As far as cash benefit amounts are concerned, most private plans use a few rate classes based on current wage status. With regard to the duration of benefits, most private plans pay benefits for a flat maximum number of weeks per spell of disability, regardless of the amount of previous earnings. In California and New Jersey, weekly rates and duration of benefits under private plans must be such that no covered individual will receive less than the rate and dura-

tion he would have received under the State law. In New York, however, private plans are permitted to substitute medical, hospital, and surgical care for cash benefits up to 40 percent of the statutory scale of benefits.

In determining length of waiting period and maximum weekly benefits, private plans, in general, follow a variety of formulas that may, but do not necessarily, exceed the statutory formula. An analysis of California private plans in effect as of June 30, 1950, revealed that 62 percent of the private-plan workers had a shorter waiting period for accidents and 12 percent a shorter waiting period for sickness than the State plan; 79 percent were under plans that had a maximum weekly benefit rate in excess of the State plan.<sup>11</sup> A similar analysis in New York as of the same date disclosed that 40 percent of the covered workers under nonstatutory plans enjoyed a shorter waiting period for either sickness or accident than the statutory requirement, and 42 percent were under plans that had a maximum weekly benefit rate in excess of the statutory maximum.<sup>12</sup> In addition, 60 percent of the workers under nonstatutory plans were eligible to receive cash benefits for a longer period than the statutory one of 13 weeks in any 52-week period. In New Jersey, a December 1949 survey indicated that at least 53 percent of the private-plan workers were un-

<sup>11</sup> California Department of Employment, Report 1006A #1.

<sup>12</sup> New York State Workmen's Compensation Board, *Annual Report 1950*, pp. 20-22.

Chart 4.—Temporary disability insurance: Disqualifying income, July 1, 1952

Type of income	Rhode Island	California	New Jersey	New York	Railroad program
Workmen's compensation.....	Total workmen's compensation and disability benefits for a week may not exceed 85% of average weekly wage on last job before disability.	Worker not eligible unless workmen's compensation is less than the weekly disability benefit; then the difference is paid.	Worker not eligible for any period with respect to which workmen's compensation (other than permanent partial or permanent total benefits for an earlier disability) is paid or payable.	Worker not eligible for any period with respect to which workmen's compensation (other than permanent partial benefits for an earlier disability) is paid or payable.	Worker not eligible unless settlement for personal injury is less than the weekly disability benefit; then the difference is paid.
Sick-leave wages.....	Worker eligible even though receiving regular wages or part thereof while not working.	Wages and disability benefits may not exceed 70% of average weekly wage preceding the disability.	Wages and disability benefits may not exceed regular weekly wages before disability.	Benefits reduced by remuneration received from employer or fund to which employer contributed.	Worker not eligible if receiving wages.
Federal old-age insurance benefit or employer pension.	Not deductible.....	Not deductible.....	Disability benefits reduced by amount of other benefit.	Disability benefits reduced by amount of other benefit.	Disability benefits reduced by amount of other benefit, excluding employer pension.

Source: Based on *Comparison of Temporary Disability Insurance Laws, April 1952*, Department of Labor, Bureau of Employment Security.

der plans that provided weekly maximum benefits in excess of the State plan's established maximum.<sup>13</sup>

### **Disqualifications**

**Disqualifying income.**—Most of the temporary disability laws contain some restrictions on the payment of disability benefits during periods when certain other types of income are being received. There is, nevertheless, a wide variation in the existing laws in the effect on benefit rights of workmen's compensation, sick pay, social insurance benefits, and employer pensions.

Rhode Island at first paid cash sickness benefits in full without regard to workmen's compensation. This situation has since been altered by an amendment to the law that limits the combined weekly benefits under both programs to 85 percent of the individual's weekly earnings. Total potential benefits, however, have not been modified, and no deduction is made for lump-sum payments made under workmen's compensation.

No other law is so liberal in this respect. Under the California program, the claimant draws the difference when the disability payment is larger than that for workmen's compensation. The railroad legislation requires that sickness benefits must be repaid to the extent that the individual receives damages for the same disability, either from his employer or from anyone else. In New Jersey and New York, the election by the employee of benefits, other than permanent partial benefits for an earlier disability, under workmen's compensation disqualifies him from obtaining benefits under disability insurance.

There is also little uniformity in the laws with regard to the effect of sick pay on a claimant's eligibility to temporary disability insurance benefits. Rhode Island pays disability benefits in full even though the wage earner is receiving regular wages during his disability; under the railroad plan, receipt of such wages disqualifies a claimant. In New York the worker may receive both wages

and disability benefits, but they must not total more than his benefits alone would otherwise provide. In New Jersey a claimant may receive sick pay and disability benefits for the same week if the total income does not exceed his regular weekly wage before his disablement. California restricts the total a claimant may receive to 70 percent of the wages earned immediately before the disability; before January 1, 1952, any wages received from the employer during disability were deducted from benefits.

A difference is also noted in the treatment of Federal old-age insurance benefits and employer pensions paid during disability. While these payments do not affect disability benefits in Rhode Island and California, the New Jersey and New York laws provide for the reduction of disability benefits by the amount of old-age insurance benefits or employer pension. The railroad act requires the deduction of old-age benefits and railroad retirement annuities but not of private employer pensions.

**Disqualifying acts.**—Because temporary disability insurance developed along unemployment insurance lines, some disqualification provisions that are more pertinent to the latter were also applied to the former. In California a claimant who is disqualified for unemployment insurance because he has voluntarily left his work without good cause, been discharged for misconduct, refused suitable work, or made willful false misrepresentation is also ineligible for disability benefits for the same period unless the administrative agency finds good cause for paying such benefits. Up to January 1, 1952, a worker involved in a labor dispute that disqualified him for unemployment insurance was also ineligible for disability benefits. At present, disability benefits may be paid if his disability is due to an accident or requires hospitalization and is not due to the labor dispute.

The New Jersey disability law disqualifies a claimant for any period during which he would be subject to a suspension under the unemployment insurance law for any reason, including a disqualification caused by a labor dispute. The situation is the same in New York, even though

the disability system is administered separately from unemployment insurance. On the other hand, Rhode Island and the railroad program penalize or disqualify only for fraud.

Another difference in the various laws may be noticed in the treatment of disabilities arising from the "fault" of the claimant. The New Jersey and New York laws deny payments for periods of disability due to willfully self-inflicted injuries or to injuries sustained in the performance of illegal acts. The other laws have no such restriction.

### **Procedure on Claims and Certification**

Claimants who are sick or disabled, unlike unemployment insurance claimants, do not have to register for work or visit a local employment service office. Instead, they are permitted to file their claims by mail; workers covered by State plans file with the State employment security agency, and those under private plans with the employer or insurance carrier.

Under the State-operated plans in Rhode Island, California, and New Jersey, the unemployment insurance administrative machinery is used to maintain wage records, to determine eligibility, and to compute benefits. When the claimant is insured through private plans, the adjudication and payment of disability claims are handled almost exclusively by employers or their insurance carriers. The function of the State administrative agency in these cases is to exercise general supervision over private plans and to adjudicate disputed claims arising between claimants and carriers. In New Jersey and California the State agency must also maintain certain employment records in order to furnish information on the claimants' rights under the State plan.

The period within which the disabled claimant must file his first claim or notice of disability differs among the various systems. In Rhode Island the worker must file not later than 10 days after the onset of disability; in New Jersey, 30 days; in New York, 15 days; and under the railroad act, 9 days. In California the claim must be filed not later than

<sup>13</sup> Department of Labor, Bureau of Employment Security, *New Jersey Disability Insurance Program*, October 1950, table 2, p. 40.



20 days after the end of the waiting period.

All the programs require that initial claims must be supported by a medical certificate from the claimant's attending physician, establishing the existence of the disability and estimating its probable duration. The certificates are reviewed by or under the supervision of medical officers or consultants to determine whether a claimant is disabled within the meaning of the law and for how long. In New Jersey, alone among the States, the responsibility for medical review is delegated to the medical staff of the State health department. In the other systems, the medical officers are either full-time or part-time employees of the State disability agency.

In cases where the medical prognosis is questioned, claimants are required to submit to independent reexaminations. California, Rhode Island, and the railroad program draw from a list of physicians in private practice to make these examinations, while New York relies on the medical staff of its workmen's compensation board. In New Jersey the examining physician may be designated by the claimant's doctor. All States use the device of unscheduled visits by claims examiners to the claimants' homes in order to verify the existence and duration of disability.

Repetitive medical certification from the attending physician may be required during the course of the disability under all systems, although the frequency of filing continued claims and of certification varies among the programs. The California program and that for railroad workers require the filing of continued claims at 14-day intervals, but the claims need not be accompanied by a medical certificate unless the duration of the claim exceeds the expected duration indicated on the initial certificate. A similar situation prevails in Rhode Island and New Jersey, except that a continued claim must be filed for each succeeding week of disability.<sup>14</sup> In New York, proof of continuation of disability

<sup>14</sup>In New Jersey, no continued claims are filed for workers disabled while unemployed.

may be required by the private carrier or State agency, but not more often than once a week.

Private plans are not bound by the provisions of the law regarding the conditions under which benefits will be paid, as long as the disqualifications set down in the private plans are no more restrictive than those of the statute. Benefits can be paid in full even though the individual is receiving regular wages, workmen's compensation, or other social insurance payments. They can be paid regardless of whether or not the disability is compensable under State law or was caused by pregnancy or was self-inflicted. They can be paid although no claim was filed or medical certificate submitted according to the procedure established by the State.

As a matter of fact, financial considerations tend to operate as a restrictive force on the undue liberalization of private plans in relation to State-operated plans or statutory formulas. This limitation applies to eligibility requirements and benefit provisions as well as to conditions under which benefits will be paid. To exceed the statutory formula to any extent would mean higher costs for the average employer, since the law forbids requiring employees to pay higher premiums for private-plan coverage than for State-plan or statutory coverage.

### Operating Highlights

It is estimated that nearly 11 million workers, or more than one-fifth of all wage and salary workers, were covered by the five existing temporary disability insurance programs in December 1951. About 7 million of these workers were protected by private plans; the remainder, by government-operated plans. The fact that such a large proportion of covered workers come under the jurisdiction of private plans seriously hampers the collection of meaningful data on temporary disability insurance activities. Under government plans, statistics on such items as contributions, claims, and benefit payments are automatically collected by a single public agency and offer a ready basis for analysis. Under private plans, such data if collected at all are dis-

tributed among many private sources and may lack uniformity of collection or treatment. Data on the activities of private plans therefore must often be estimated.<sup>15</sup>

For the three calendar years 1949, 1950, and 1951, contributions from workers and employers under State-operated plans amounted to \$150 million and benefits paid came to \$105 million (including hospital benefits of more than \$5 million).<sup>16</sup> For the same period, workers covered by private plans made contributions estimated at \$160 million and were paid cash and hospital benefits approximating \$117 million.<sup>17</sup> An estimated \$18 million was also contributed in premiums by employers of these workers. Thus, since 1949, sick and disabled workers under State plans have received back in benefits 70 percent of the contributions paid into the program, and workers under private plans have received back 66 percent.

One of the factors responsible for the lower return in benefit payments to workers under private plans is the higher administrative costs involved in commercial insurance. The costs of administering the State-operated programs in 1951, excluding the costs of supervising private plans, represented 5.9 cents of every dollar collected in Rhode Island, 5.4 cents in California, and 7.6 cents in New Jersey. What the expense ratios, including acquisition costs, were for private plans is unknown, although estimates range from 15 percent to 25 percent of net premiums.

The premium income of private carriers must cover, in addition to administrative costs, profits and reserve accumulations. It should be noted that under State plans any excess of contributions over expenditures for benefits and for administra-

<sup>15</sup> Unless otherwise indicated, data cited are from *Significant Temporary Disability Insurance Data, 1950*, Unemployment Insurance Program Letters No. 272 and 281, December 18, 1951, and March 19, 1952, and unpublished data (Department of Labor, Bureau of Employment Security). See also *Social Security Bulletin*, September 1952, table 8, p. 31.

<sup>16</sup> Excludes the \$84 million paid to railroad workers because there is no earmarked contribution for these benefits.

<sup>17</sup> Excludes New York; data not available.

tion is retained as publicly owned reserves for future benefit payments or for future reduction of the contribution rate. Under private plans, some of the excess may be used in future years for rate reductions, but in general most of the excess is retained as profits by the insurance company, distributed as dividends to their stockholders, or used as carrier-owned reserves to protect the insurers against any miscalculation that may result in loss. As of December 31, 1951, the reserve available for benefits in State funds amounted to \$116 million in California, \$84 million in New Jersey, and \$34 million in Rhode Island.

The average payment under government plans for a week of disability in 1950 was \$20.43 under the program for railroad workers, \$21.12

in New Jersey, \$21.85 in Rhode Island, and \$22.74 in California. Private plans paid an average of \$29.08 a week for terminated spells in California. According to an estimate released by the New York State Workmen's Compensation Board, the average weekly benefit under the nonstatutory plans in the State was \$33 for the first year of operation.<sup>18</sup> Benefits under the statutory plans brought this average down to about \$30 weekly. No data are available on New Jersey private plans. An analysis<sup>19</sup> of California operations has indicated that the higher average weekly benefits paid under private plans is due to the higher wages of

workers covered by private plans as well as to the higher maximums provided by many such plans.

Much more accurate data on all phases of private-plan activities will be needed before a complete appraisal of the relative merits of government-plan and private-plan programs can be undertaken. Whether such information can be obtainable under private-plan coverage is uncertain. In fact, in New York it may be difficult ever to obtain precise information on cost allocation and benefit distribution under the program. The situation is better in California, where the closely integrated provisions for disability and unemployment insurance necessitate the collection of some comparable data from private-plan carriers.

<sup>18</sup> *New York Times*, June 29, 1951, p. 13.

<sup>19</sup> Department of Labor, Bureau of Employment Security, *California Disability Insurance Program*, March 1952, pp. 64-65.



# Recent Publications\*

## Social Security Administration

CARLSON, JULIA. *Employee-Benefit Plans in the Electric and Gas Utility Industries*. (Bureau Memorandum No. 73.) Washington: Social Security Administration, Office of Commissioner, Division of Research and Statistics, 1952. 150 pp. Processed.

The major provisions of benefit plans in 157 firms. Limited free distribution; apply to the Division of Research and Statistics, Office of Commissioner, Social Security Administration, Washington 25, D. C.

CHILDREN'S BUREAU. *Summary of Proceedings, Conference on Control of Juvenile Delinquency*. Washington: The Bureau, 1952. 31 pp. Processed.

The conference, called by the Children's Bureau, was held in Washington in April 1952. Limited free distribution; apply to the Children's Bureau, Social Security Administration, Washington 25, D. C.

## General

BERGENGREN, ROY F. *Crusade: The Fight for Economic Democracy in North America, 1921-1945*. New York: Exposition Press, 1952. 379 pp. \$2.50.

The origin and growth of the credit union movement.

"The Cost of Social Security." *International Labour Review*, Geneva, Vol. 65, June 1952, pp. 726-791. 60 cents.

The results of an inquiry made by the International Labor Office in 1951; gives a statistical summary of costs and outlines the social security systems in 24 countries.

INTERNATIONAL LABOR OFFICE. *Objectives and Advanced Standards of Social Security*. (International Labor Conference, Thirty-Fifth Session, Geneva, 1952, Report V (b).) Geneva: The Office, 1952. 164 pp. \$1.

Includes an analysis of selected national systems.

INTERNATIONAL LABOR OFFICE. *Report*

of the Director-General. (International Labor Conference, Thirty-Fifth Session, Geneva, 1952, Report I.) Geneva: The Office, 1952. 121 pp. 75 cents.

Surveys the chief factors affecting workers' standards of living, considers social policy and the importance of international technical assistance, and reviews the operations of the ILO during the preceding year.

U. S. PRESIDENT. *The Midyear Economic Report . . .* (H. Doc. 489, 82d Cong., 2d sess.) Washington: U. S. Govt. Print. Off., 1952. 188 pp.

Summarizes economic developments in the first half of 1952 and outlines the outstanding economic problems. Includes the Midyear 1952 Economic Review by the Council of Economic Advisers.

U. S. PRESIDENT. *United States Participation in the United Nations: Report . . . for the Year 1951*. (H. Doc. 449, 82d Cong., 2d sess.) Washington: U. S. Govt. Print. Off., 1952. 324 pp.

## Retirement and Old Age

CUSHING, J. G. N. "Problems of Retirement." *Mental Hygiene*, New York, Vol. 36, July 1952, pp. 449-455. \$1.50.

GORDON, RUTH G. "The Place of the Family Agency in a Program for the Aging." *Jewish Social Service Quarterly*, New York, Vol. 28, June 1952, pp. 396-401. \$2.

ROSEN, LEAH. "A Group Work Agency Meets the Impact of the Aged on the Community." *Jewish Social Service Quarterly*, New York, Vol. 28, June 1952, pp. 402-404. \$2.

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WEIL, HELEN K. "Collateral Functions of Case Work Service in Homes for the Aged." *Jewish Social Service Quarterly*, New York, Vol. 28, June 1952, pp. 405-409. \$2.

## Employment

BARKIN, SOLOMON. "Jobs for Older Workers." *Journal of Gerontology*, Baltimore, Vol. 7, July 1952, pp. 426-429. \$2.

"Employment of Older Men and Women in Great Britain." *Industry and Labour*, Geneva, Vol. 7, June 15, 1952, pp. 453-457. 25 cents.

## Public Welfare and Relief

GOVAN, E. S. L. *Residence and Responsibility in Social Welfare*. Ottawa: Canadian Welfare Council, 1952. 73 pp. \$2.

Discusses the problem of Canada's residence laws and considers possible solutions.

SPENCER, SUE W. "Can Social Work Meet Today's Challenge?" *Public Aid in Illinois*, Chicago, Vol. 19, June 1952, pp. 1-3.

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A study of programs in seven countries.

WELFARE FEDERATION OF CLEVELAND. HEALTH AND WELFARE NEEDS COMMITTEE. *Metropolitan Cleveland's Human Needs: Five-Year Estimates by 134 Health and Welfare Organizations*. Cleveland: The Federation, April 1951. 109 pp.

*The Welfare State and the National Welfare: A Symposium on Some of the Threatening Tendencies of Our Times*. Sheldon Glueck, editor. Cambridge, Mass.: Addison-Wesley Press, Inc., 1952. 289 pp. \$3.50.

## Maternal and Child Welfare

FEDERAL SECURITY AGENCY. COMMITTEE ON THE SCHOOL-AGE CHILD. *Better Health for School Children*. Washington: U. S. Govt. Print. Off., 1952. 10 pp.

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(Continued on page 29)

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## SOCIAL SECURITY IN REVIEW

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decreases occurred in practically all the States, but the special measures taken by a few States resulted in substantial reductions in their caseloads. New Hampshire suspended during the vacation period the payments for children aged 16 and 17, with the result that the number of families receiving aid to dependent children was reduced 7.7 percent and the number of children, 9.6 percent. When Oregon withdrew assistance, for the summer months, to able-bodied children aged 14 or over, the number of families receiving aid to dependent children dropped 17.4 percent and the number of children decreased 23 percent. Georgia's recent restrictive regulations for aid to dependent children that had reduced the number of families on the rolls by 16 percent in June resulted in another cut of 18 percent in July.

The program of aid to the permanently and totally disabled continued to grow slowly. The number of disabled recipients increased in the 38 States with established programs, and one additional State, Georgia, began making payments under its new program. In July, 39 States were making payments to slightly more than 147,000 disabled recipients.

Total payments for public assistance jumped more than \$1.1 million. Most of the additional money went to the families added to the general assistance rolls, although costs went up for each of the other programs except aid to dependent children.

Average payments were higher in July than in June in all programs nationally and in most States. The unusually large increase of \$2.57 in the average general assistance payment reflects, at least in part, the relatively large number of family cases added to the rolls in some States.

In Oklahoma, revisions in standards of assistance and removal of maximums on payments resulted in large upward adjustments—from \$5 to \$11 in average payments under old-age assistance, aid to the permanently and totally disabled, and aid to the blind. Kentucky was able to increase payments under aid to dependent children to an average of \$52.88, \$11 more than the June average; funds to finance the increase were available mainly as a result of caseload reductions in old-age assistance and other categories. Increases in Michigan in averages for old-age assistance, aid to the blind, aid to the permanently and totally disabled, and general assistance reflect the change in reporting rather than changes in amounts paid to recipients.

The Federal requirement, effective July 1952, that all States disregard the first \$50 of earned income in determining the need for aid to the blind no doubt has resulted in some increase in average payments in States that had not previously exempted such earnings. On the whole, the number of blind recipients with earned income is relatively small, and the adjustments due to the new requirement are not too apparent.

Contrary to the general trend,

the District of Columbia cut average payments \$4-8 for each type of aid when the percent of budgeted need met was again reduced at the beginning of the new fiscal year, from 98 percent to 90 percent. Payments to families receiving aid to dependent children were lower in New Hampshire and Oregon when payments for older children were suspended during the summer months.

INITIAL CLAIMS filed for benefits under the State unemployment insurance programs rose sharply in July; the total of 1.5 million was more than half again the number filed in June and was higher than in any other month since June 1950. Weeks of unemployment claimed, which represent continued unemployment, had a relatively smaller increase, rising 17.8 percent to 5.3 million. The totals for both types of claim were substantially higher than those in July 1951. The labor dispute in the steel industry was largely responsible for the increases, although administrative and seasonal factors also contributed.

A large number of the continued claims were filed during the second half of July, and benefit checks for many of the claimants were not sent out until August. As a result, despite the rise in the number of claims, fewer persons received benefit checks in an average week in July than in June—871,000 as compared with 918,000. The average check for total unemployment rose from \$22.59 to \$22.98, and total benefits paid for the Nation as a whole increased 6.1 percent to \$88.6 million.



# Current Operating Statistics

Table 1.—Selected social insurance and related programs, by specified period, 1940-52

[In thousands; data corrected to Oct. 2, 1952]

Year and month	Total	Retirement, disability, and survivor programs										Unemployment insurance programs				
		Monthly retirement and disability benefits <sup>1</sup>				Survivor benefits				Temporary disability benefits <sup>2</sup>		State laws <sup>10</sup>	Service-men's Readjustment Act <sup>12</sup>	Railroad Unemployment Insurance Act <sup>11</sup>		
		Social Security Act	Railroad Retirement Act	Civil Service Commission <sup>3</sup>	Veterans Administration <sup>4</sup>	Monthly		Lump-sum <sup>7</sup>		State laws <sup>10</sup>	Railroad Unemployment Insurance Act <sup>11</sup>					
						Social Security Act <sup>5</sup>	Railroad Retirement Act <sup>6</sup>	Civil Service Commission <sup>8</sup>	Veterans Administration <sup>9</sup>						Social Security Act	Other <sup>4</sup>
Number of beneficiaries																
1951																
July		2,798.5	262.0	166.2	2,374.9	1,300.4	147.5	30.8	1,013.5	30.1	9.6	29.0	23.9	747.8	1.2	19.5
August		2,858.1	262.9	167.6	2,378.9	1,318.4	148.1	31.6	1,016.1	36.7	11.2	28.0	30.7	801.0	1.1	24.6
September		2,896.7	263.3	168.4	2,381.2	1,335.8	148.9	32.3	1,016.2	32.8	8.7	26.8	28.6	757.8	.8	20.7
October		2,932.9	263.9	169.2	2,385.5	1,357.9	150.6	33.2	1,018.6	37.0	10.6	27.6	32.9	712.8	.5	21.2
November		2,960.6	264.7	170.2	2,388.7	1,371.6	151.0	33.9	1,019.4	30.5	9.0	26.6	31.5	749.3	.7	30.9
December		2,993.9	267.1	171.0	2,391.0	1,385.1	149.7	34.5	1,020.3	27.8	8.3	27.2	28.9	797.3	.7	31.6
1952																
January		3,030.6	284.0	171.7	2,392.6	1,402.7	149.7	35.4	1,028.7	39.3	8.8	27.6	38.3	1,185.2	.9	48.3
February		3,056.2	308.1	172.5	2,393.8	1,419.6	150.5	36.2	1,031.3	38.8	8.6	28.7	28.6	1,146.4	.8	48.0
March		3,076.9	324.4	173.3	2,398.1	1,435.2	151.4	37.2	1,029.6	40.0	11.1	33.1	28.3	1,112.8	.6	41.3
April		3,094.4	336.2	173.9	2,403.5	1,454.2	152.3	38.2	1,036.4	40.2	13.2	32.1	27.4	992.0	.4	35.6
May		3,104.8	343.2	174.8	2,412.2	1,469.8	153.2	39.1	1,040.4	37.7	12.2	30.2	23.8	918.4	.3	25.6
June		3,109.5	348.9	175.6	2,418.0	1,484.3	154.2	39.8	1,042.0	35.9	11.6	32.4	24.7	918.1	.3	31.6
July		3,120.3	352.7	176.5	2,424.4	1,488.2	154.5	40.6	1,044.2	28.4	12.1	32.0	26.9	870.9	.3	68.6
Amount of benefits <sup>14</sup>																
1940	\$1,188,702	\$21,074	\$114,166	\$62,019	\$317,851	\$7,784	\$1,448		\$105,696	\$11,736	\$12,267			\$518,700		\$15,961
1941	1,085,488	55,141	119,912	64,933	320,561	25,454	1,559		111,799	13,328	13,943			344,321		14,537
1942	1,130,721	80,305	122,806	68,115	325,265	41,702	1,603		111,193	15,088	14,342			344,084		6,208
1943	921,465	97,257	125,795	72,961	331,350	57,763	1,704		116,133	17,830	17,255	\$2,857		79,643		917
1944	1,118,798	119,009	129,707	77,193	456,279	76,942	1,765		144,302	22,146	19,238	5,035		62,385		582
1945	2,065,566	157,391	137,140	83,874	697,830	104,231	1,772		254,238	26,135	23,431	4,669		445,866	126,630	2,359
1946	5,149,761	230,285	149,188	94,585	1,268,984	130,139	1,817		333,640	27,267	30,610	4,761		1,094,850	1,743,718	30,919
1947	4,700,827	299,830	177,053	106,876	1,676,029	153,109	1,283		382,515	29,517	33,115	26,024	\$11,368	776,165	970,542	39,401
1948	4,510,041	366,887	208,642	132,852	1,711,182	176,736	36,011	\$918	413,912	32,315	32,140	35,572	30,843	793,265	510,167	28,599
1949	5,694,080	454,483	240,893	158,973	1,692,215	201,369	39,257	4,317	477,406	33,158	31,771	59,066	30,103	1,737,279	430,194	103,566
1950	5,357,432	718,473	254,240	175,787	1,732,208	299,672	43,884	8,409	491,579	32,740	33,578	70,880	28,099	1,373,426	34,653	59,804
1951	5,641,957	1,361,046	268,733	196,529	1,647,938	523,485	49,527	14,014	519,398	57,337	33,356	81,435	26,297	840,411	2,234	20,217
1952																
July	447,534	105,140	21,522	16,411	136,877	40,580	3,796	1,193	43,325	4,121	2,688	2,861	2,023	65,917	114	960
August	461,753	107,018	21,588	16,656	136,230	41,101	3,816	1,217	43,608	5,018	3,030	2,891	2,808	75,131	97	1,544
September	446,740	108,246	21,615	16,622	135,173	41,669	3,842	1,248	43,075	4,468	2,514	2,455	2,563	62,049	68	1,133
October	461,013	109,493	21,660	16,880	137,523	42,332	3,886	1,288	44,940	5,041	3,146	2,862	3,082	67,449	55	1,376
November	464,127	110,473	24,441	16,877	136,590	42,741	5,158	1,372	43,930	4,164	2,428	2,654	2,866	68,607	52	1,774
December	468,247	111,646	24,774	16,955	136,062	43,145	5,123	1,318	45,617	3,810	1,870	2,609	2,701	70,624	59	1,934
1952																
January	522,902	113,046	25,662	17,124	137,537	43,674	5,296	1,384	45,266	5,431	2,681	2,885	3,387	116,460	84	2,946
February	511,274	114,004	26,683	17,287	136,561	44,108	5,404	1,414	44,573	5,305	2,700	2,792	2,447	105,023	66	2,876
March	512,890	114,703	27,400	17,380	137,533	44,628	5,524	1,461	45,519	5,456	3,132	3,283	2,602	101,564	56	2,589
April	507,643	115,262	27,875	17,533	138,037	45,184	5,571	1,501	45,281	5,431	3,576	3,373	2,432	94,385	45	2,157
May	500,390	115,582	28,102	17,662	138,250	45,647	5,669	1,525	45,708	5,122	3,118	3,182	2,204	86,958	33	1,628
June	497,420	115,666	28,478	17,723	136,055	46,073	5,727	1,550	46,985	4,898	3,048	3,291	2,218	83,511	29	2,168
July	520,457	116,124	28,698	17,922	147,536	46,173	5,747	1,591	48,267	3,893	3,606	3,467	2,667	88,612	26	6,128

<sup>1</sup> Under the Social Security Act, retirement benefits—old-age, wife's, and husband's benefits, and benefits to children of old-age beneficiaries—partly estimated. Under the other 3 systems, benefits for age and disability; beginning December 1951, spouse's annuities under the Railroad Retirement Act.

<sup>2</sup> Data for civil-service retirement and disability fund; excludes noncontributory payments made under the Panama Canal Construction Annuity Act to persons who worked on Canal construction 1904-14 or to their widows. Through June 1948, retirement and disability benefits include payments to survivors under joint and survivor elections; beginning July 1948, payments under survivor provisions shown as survivor benefits.

<sup>3</sup> Pensions and compensation, and subsistence payments to disabled veterans undergoing training.

<sup>4</sup> Mother's, widow's, widower's, parent's, and child's benefits. Partly estimated.

<sup>5</sup> Annuities to widows under joint and survivor elections; 12-month death-benefit annuities to widows and next of kin; and, beginning February 1947, widow's, widow's current, parent's, and child's benefits.

<sup>6</sup> Payments to widows, parents, and children of deceased veterans.

<sup>7</sup> Number of decedents on whose account lump-sum payments were made.

<sup>8</sup> Payments under the Railroad Retirement Act and Federal civil-service and veterans' programs.

<sup>9</sup> First payable in Rhode Island, April 1943; in California, December 1946; in New Jersey, January 1949; in New York, July 1950 (data not available); and under the railroad program, July 1947. Excludes hospital benefits in California; also excludes private plans in California and New Jersey except for calendar-year totals.

<sup>10</sup> Represents average weekly number of beneficiaries.

<sup>11</sup> Represents average number of beneficiaries in a 14-day registration period.

<sup>12</sup> Readjustment allowances to unemployed veterans and to self-employed veterans. Number represents average weekly number of continued claims for the unemployed and of claims paid during the month for the self-employed.

<sup>13</sup> Estimated.

<sup>14</sup> Payments: amounts certified, under the Social Security Act (except monthly data for monthly benefits, which represent benefits in current-payment status), the Railroad Retirement Act, and the Railroad Unemployment Insurance Act; disbursements, for Veterans Administration programs except the readjustment allowance program; checks issued, under the State unemployment insurance and temporary disability laws and under the Servicemen's Readjustment Act; for civil-service programs, disbursements through June 1949 and authorizations beginning July 1949. Adjusted on annual basis except for Civil Service Commission data, which are adjusted monthly.

Source: Based on reports of administrative agencies.

**Table 2.—Estimated distribution of the civilian labor force by employment and coverage status, March 1952**

[In millions]

Employment and coverage status	March 1952
Civilian labor force, total.....	61.5
Unemployed.....	1.8
Employed, total.....	59.7
Covered by old-age and survivors insurance <sup>1</sup> .....	44.7
Covered under law before 1950 amendments.....	35.9
Additional coverage under 1950 amendments <sup>2</sup> .....	8.8
Jointly covered by railroad retirement and old-age and survivors insurance <sup>3</sup> .....	1.4
Not covered by old-age and survivors insurance.....	13.5
Federal, State, and local governments.....	5.4
Agriculture <sup>4</sup> .....	5.4
Wage and salary workers <sup>5</sup> .....	.7
Self-employed.....	3.9
Unpaid family workers.....	.8
Domestic service.....	.8
Other <sup>6</sup> .....	1.9

<sup>1</sup> Excludes employees of State and local governments and nonprofit organizations that were not covered although eligible for coverage.

<sup>2</sup> As a result of amendments to the Railroad Retirement Act adopted in 1951, earnings in railroad service may be credited toward benefits under either the railroad or the old-age and survivors insurance program, depending in most instances on the length of railroad service.

<sup>3</sup> Includes about 100,000 domestic workers on farms.

<sup>4</sup> Includes noncovered workers in the following partially covered industries: educational institutions and agencies; medical and health services; religious, charitable, and membership organizations; forestry and fishing; and self-employed persons and unpaid family workers in nonagricultural industries. Excludes banks and trust companies.

<sup>5</sup> Source: Employment by industry and class of worker based on data provided by the Bureau of the Census; coverage status estimated by the Bureau of Old-Age and Survivors Insurance.

**Table 3.—Contributions and taxes collected under selected social insurance and related programs, by specified period, 1950-52**

[In thousands]

Period	Retirement, disability, and survivors insurance			Unemployment insurance		
	Federal insurance contributions <sup>1</sup>	Federal civil-service contributions <sup>2</sup>	Taxes on carriers and their employees	State unemployment contributions <sup>3</sup>	Federal unemployment taxes <sup>4</sup>	Railroad unemployment insurance contributions <sup>5</sup>
Fiscal year:						
1950-51.....	\$3,120,404	\$684,343	\$577,509	\$1,364,500	\$233,537	\$24,061
1951-52.....	3,594,248	722,850	734,900	1,431,907	258,945	23,734
1951.....						
July.....	174,524	29,704	621	158,465	1,681	48
August.....	516,259	29,694	66,022	273,692	14,641	526
September.....	259,448	*342,357	190,087	8,075	1,004	4,063
October.....	33,105	38,313	11,201	113,755	3,018	1,884
November.....	401,037	34,006	91,342	216,650	14,124	179
December.....	269,507	37,183	54,915	7,551	764	6,313
1952.....						
January.....	147,890	40,466	12,264	85,085	14,069	25
February.....	448,393	33,188	92,932	161,653	164,781	518
March.....	463,297	34,407	53,934	7,767	25,350	5,740
April.....	252,135	35,724	13,902	140,916	2,918	133
May.....	485,964	31,887	89,798	251,306	15,571	332
June.....	142,689	33,922	57,973	7,083	1,024	5,889
July.....	183,710	*362,539	16,470	140,718	5,257	10

<sup>1</sup> Represents contributions of employees and employers in employments covered by old-age and survivors insurance; from May 1951, includes deposits made in trust fund by States under voluntary coverage agreements; beginning January 1951, on an estimated basis.

<sup>2</sup> Represents employee and Government contributions to the civil-service retirement and disability fund; Government contributions are made in 1 month for the entire fiscal year.

<sup>3</sup> Represents deposits in State clearing accounts of contributions plus penalties and interest collected

from employers and, in 2 States, contributions from employees; excludes contributions collected for deposit in State sickness insurance funds. Data reported by State agencies; corrected to Sept. 22, 1952.

<sup>4</sup> Represents taxes paid by employers under the Federal Unemployment Tax Act.

<sup>5</sup> Beginning 1947, also covers temporary disability insurance.

<sup>6</sup> Includes contributions from the Federal Government.

Source: *Daily Statement of the U. S. Treasury*, unless otherwise noted.

**Table 4.—Total Federal cash income and outgo<sup>1</sup> and amounts for programs under the Social Security Act, fiscal years 1949-50, 1950-51, and 1951-52**

[In millions]

Classification	1949-50	1950-51	1951-52
Cash income <sup>1</sup> .....	\$40,970	\$53,439	\$68,093
Social security.....	3,431	4,717	5,292
Federal insurance contributions.....	2,106	3,120	3,594
Federal unemployment taxes.....	226	254	230
Deposits in unemployment trust fund <sup>2</sup> .....	1,099	1,363	1,430
Other.....	37,539	48,722	62,801
Cash outgo <sup>1</sup> .....	43,155	45,804	67,956
Social security.....	4,031	3,821	4,478
Administrative expenses, Social Security Administration <sup>3</sup> .....	51	60	69
Administrative expenses, Bureau of Employment Security, Department of Labor.....	46	5	6
Grants to States <sup>4</sup> .....	1,354	1,392	1,395
State withdrawals from unemployment trust fund.....	1,879	848	1,000
Old-age and survivors insurance benefit payments.....	727	1,498	1,982
Administrative expenses, Department of the Treasury <sup>5</sup> .....	14	18	24
Other.....	39,124	41,983	63,480

<sup>1</sup> Cash income and outgo represent flow of cash, exclusive of borrowed cash, into and out of the general fund and trust accounts of the Treasury.

<sup>2</sup> Deposits by States of contributions collected under State unemployment insurance laws.

<sup>3</sup> Includes administrative expenses of the Bureau of the Census in connection with searching census records for old-age and survivors insurance.

<sup>4</sup> Includes \$1.4 million of administrative expenses while still under the Social Security Administration, July 1, 1949-Aug. 19, 1949.

<sup>5</sup> Grants for employment security administration (including employment offices), for old-age assistance, aid to the blind, aid to dependent children, and for maternal and child health and welfare services; and, beginning in the last quarter of 1950, for aid to the permanently and totally disabled.

<sup>6</sup> In connection with old-age and survivors insurance.

Source: Total Federal cash income and outgo from *Treasury Bulletin*; other data from *Daily Statement of the U. S. Treasury*.



Table 5.—Status of the old-age and survivors insurance trust fund, by specified period, 1937-52

[In thousands]

Period	Receipts		Expenditures		Assets			
	Appropriations, transfers, and deposits <sup>1</sup>	Interest received	Benefit payments	Administrative expenses	Net total of U. S. Government securities acquired <sup>2</sup>	Cash with disbursing officer at end of period	Credit of fund account at end of period	Total assets at end of period
Cumulative, January 1937-July 1952	\$22,045,627	\$2,138,185	\$7,025,551	\$553,744	\$16,273,051	\$224,617	\$106,849	\$16,604,517
Fiscal year:								
1950-51	3,124,098	287,392	1,498,088	70,447	1,677,976	200,456	212,311	14,735,567
1951-52	3,598,006	333,514	1,982,377	84,673	1,950,252	214,883	112,102	16,000,096
1951								
July	174,524		159,131	8,761	130,000	197,374	92,026	14,742,199
August	516,259		150,301	6,305	220,000	178,578	220,475	15,071,852
September	263,182	10,871	142,442	7,121	119,018	214,122	189,503	15,196,241
October	<sup>3</sup> 33,105	14,818	146,188	6,675	49,941	225,250	22,493	15,091,401
November	<sup>3</sup> 401,045		178,659	7,294	45,200	209,231	209,407	15,306,497
December	269,509	131,772	161,700	6,343	129,407	222,654	296,755	15,539,734
1952								
January	147,892	4,505	165,212	8,626	198,700	218,897	83,371	15,518,294
February	448,395		167,275	6,681	90,000	216,021	300,686	15,792,732
March	463,306	10,871	169,703	6,841	224,218	226,067	364,054	16,080,364
April	252,130	14,818	171,408	7,094	288,741	219,487	170,339	16,175,510
May	485,066		169,355	6,415	225,000	215,580	250,441	16,453,005
June	142,691	145,860	171,005	6,516	259,067	214,883	112,102	16,600,036
July	183,712		169,529	9,702		224,617	106,849	16,604,517

<sup>1</sup> For July 1940 to December 1950, equals taxes collected under the Federal Insurance Contributions Act. Beginning January 1951, amounts appropriated in accordance with sec. 201 (a) of the Social Security Act as amended in 1950; from May 1951, includes deposits by States under voluntary coverage agreements. Beginning in the fiscal year 1947, includes amounts appropriated to meet costs of benefits payable to survivors of certain World War II veterans under the Social Security Act Amendments of 1946. Beginning November 1951, includes small

amounts in reimbursement of sales of supplies and services.

<sup>2</sup> Includes accrued interest and repayments on account of accrued interest on bonds at time of purchase.

<sup>3</sup> Appropriations suspended from Oct. 10 to Nov. 6 to adjust for estimates on which earlier 1951 appropriations were based.

Source: Daily Statement of the U. S. Treasury.

Table 6.—Status of the unemployment trust fund, by specified period, 1936-52

[In thousands]

Period	Total assets at end of period	Net total of U. S. Government securities acquired <sup>1</sup>	Unexpended balance at end of period	State accounts				Railroad unemployment insurance account <sup>2</sup>			
				Deposits	Interest credited	Withdrawals <sup>3</sup>	Balance at end of period	Deposits	Interest credited	Benefit payments	Balance at end of period <sup>4</sup>
Cumulative, January 1936-July 1952	\$8,637,162	\$8,612,082	\$25,080	\$16,497,647	\$1,500,561	\$10,112,880	\$7,885,328	\$917,032	\$182,552	\$302,728	\$751,834
Fiscal year:											
1950-51	8,079,232	649,933	15,035	1,362,629	147,662	848,270	7,313,592	14,884	16,465	52,034	765,640
1951-52	8,673,936	882,885	26,855	1,438,967	167,441	1,000,278	7,919,742	15,442	17,054	48,312	754,195
1951											
July	8,068,213	-35,000	39,018	53,293	17	66,515	7,300,387	29	2	2,215	767,827
August	8,367,086	306,000	31,889	375,214		72,760	7,602,841	316		3,898	764,245
September	8,322,164	-25,008	11,975	15,094	3,627	62,870	7,558,691	2,457	385	3,614	763,473
October	8,297,864	-45,008	32,683	42,234	4,454	68,532	7,536,827	1,130	437	4,022	761,037
November	8,509,369	227,000	17,188	280,564		64,972	7,752,420	107		4,195	759,949
December	8,526,425	-65,020	99,263	13,917	70,611	74,365	7,762,582	3,791	7,240	4,137	763,843
1952											
January	8,444,406	-4,000	21,244	32,818	3,194	112,605	7,685,968	15	317	5,758	758,417
February	8,544,993	101,000	20,831	208,901	47	103,692	7,791,244	311	5	4,964	753,749
March	8,462,756	-90,008	28,602	16,134	3,910	101,591	7,709,697	3,449	388	4,527	753,059
April	8,410,710	-41,008	17,564	45,213	4,492	98,286	7,661,115	92	446	4,022	749,595
May	8,663,592	253,000	17,446	345,190	39	89,158	7,917,157	211		3,375	746,435
June	8,673,936	936	26,855	10,446	77,051	84,912	7,919,742	3,533	7,811	3,584	754,195
July	8,637,162	-35,000	25,080	50,331	31	84,776	7,885,328	6	3	7,234	751,834

<sup>1</sup> Includes accrued interest and repayments on account of interest on bonds at time of purchase; minus figures represent primarily net total of securities redeemed.

<sup>2</sup> Includes transfers from State accounts to railroad unemployment insurance account amounting to \$107,161,000.

<sup>3</sup> Includes withdrawals of \$79,169,000 for disability insurance benefits.

<sup>4</sup> Beginning July 1947, includes temporary disability program.

<sup>5</sup> Includes transfers to the account from railroad unemployment insurance administration fund amounting to \$85,290,000 and transfers of \$12,338,000 out of the account to adjust funds available for administrative expenses on account of retroactive credits taken by contributors under the Railroad Unemployment Insurance Act Amendments of 1948.

Source: Daily Statement of the U. S. Treasury.

**Table 7.—Federal grants to States under the Social Security Act: Checks issued by the Treasury Department in fiscal years 1950-51 and 1951-52**

(In thousands)

State	Total, fiscal year 1950-51	Fiscal year 1951-52								
		Total	Old-age assistance	Aid to the permanently and totally disabled <sup>1</sup>	Aid to dependent children	Aid to the blind	Employment security	Maternal and child health services	Services for crippled children	Child welfare services
<b>Total</b>	<b>\$1,390,986.6</b>	<b>\$1,394,619.7</b>	<b>\$799,845.1</b>	<b>\$45,165.3</b>	<b>\$303,280.0</b>	<b>\$29,397.2</b>	<b>\$185,900.3</b>	<b>\$12,676.8</b>	<b>\$11,109.5</b>	<b>\$7,345.4</b>
Alabama	26,828.0	27,215.1	15,185.9	1,662.0	6,112.8	332.6	2,729.4	479.6	414.2	208.7
Alaska	1,541.3	1,937.0	555.9		372.8	( <sup>2</sup> )	716.2	124.6	118.1	49.4
Arizona	8,924.5	9,599.8	5,166.2		2,463.9	276.6	1,464.5	165.9	-1.7	64.5
Arkansas	24,427.4	18,519.0	11,334.6	28.0	4,196.9	406.5	1,885.3	252.0	294.0	121.6
California	155,989.5	143,169.3	80,785.4		29,328.3	3,891.4	19,135.8	437.4	290.1	261.9
Colorado	22,218.6	22,501.4	16,008.2	1,438.5	3,097.4	116.3	1,418.3	213.3	130.2	79.3
Connecticut	12,843.5	13,327.5	6,767.4		3,210.5	119.1	2,820.4	119.1	177.2	113.8
Delaware	1,436.7	1,740.6	471.9	37.2	495.0	80.1	444.7	88.5	71.4	51.8
District of Columbia	3,497.2	3,804.3	926.9	443.0	1,359.9	89.5	648.2	145.0	149.5	42.3
Florida	35,277.8	33,112.7	20,215.4		8,408.3	1,014.9	2,899.8	261.3	183.1	129.9
Georgia	33,640.0	37,721.9	23,767.5	110.0	9,030.3	840.5	2,892.4	499.6	351.2	230.4
Hawaii	3,922.7	3,699.1	591.2	400.4	1,732.4	35.1	603.2	129.1	164.6	43.1
Idaho	6,305.1	5,807.2	3,066.6	278.1	1,257.5	68.3	910.7	89.7	97.1	39.2
Illinois	58,085.7	63,492.1	36,710.9	871.0	14,120.1	1,509.0	9,454.9	316.8	312.7	196.8
Indiana	24,072.1	22,772.2	13,578.4		4,849.1	607.4	3,266.3	256.8	138.4	73.9
Iowa	21,084.4	21,150.2	15,530.6		3,077.9	457.5	1,472.5	164.9	240.1	204.8
Kansas	18,846.4	17,958.6	12,588.2	807.1	2,512.5	203.8	1,462.9	134.5	131.1	118.4
Kentucky	26,612.3	28,256.0	15,854.7		8,510.7	646.8	2,201.1	383.2	395.8	263.8
Louisiana	60,012.8	57,118.4	37,963.8	4,382.2	10,620.8	569.0	2,778.8	333.9	257.6	212.3
Maine	8,936.6	8,796.2	4,633.3		2,555.4	201.0	1,115.7	110.0	107.0	73.8
Maryland	11,150.2	11,420.0	3,373.5	941.1	3,181.0	160.7	3,135.6	274.2	243.1	110.8
Massachusetts	58,278.5	52,223.5	34,136.7	1,456.0	6,966.3	574.1	8,557.8	275.4	184.8	72.4
Michigan	54,355.8	52,871.1	30,305.9	196.5	14,014.8	646.3	6,784.9	414.1	312.4	196.2
Minnesota	25,655.6	26,276.9	17,531.9		4,677.9	457.9	3,010.3	217.5	229.6	151.9
Mississippi	17,896.7	16,770.6	10,739.4	156.9	2,387.7	604.0	1,956.1	347.3	315.2	264.1
Missouri	56,110.5	66,325.5	46,682.9	3,979.3	10,959.7	668.3	3,377.6	254.2	215.0	188.6
Montana	7,262.3	6,733.2	3,729.4	304.6	1,344.2	195.4	948.4	71.4	96.4	43.2
Nebraska	10,985.9	10,394.2	7,414.8		1,574.8	267.1	880.1	106.6	127.2	23.5
Nevada	1,766.1	1,738.8	1,023.0		( <sup>2</sup> )	( <sup>2</sup> )	573.3	61.2	55.6	25.7
New Hampshire	4,537.6	4,272.1	2,150.4		833.7	100.4	977.0	90.4	70.2	80.0
New Jersey	19,331.3	18,733.2	7,238.1	409.8	2,885.8	308.7	7,416.9	187.5	217.3	69.1
New Mexico	7,319.4	8,235.9	3,424.3	685.4	2,714.6	152.1	950.0	125.4	86.0	98.0
New York	107,501.8	118,361.8	41,192.3	11,544.9	34,466.3	1,697.8	28,545.6	449.8	365.8	99.3
North Carolina	24,907.3	25,525.4	11,308.7	858.3	7,251.0	1,288.3	3,475.2	599.1	461.8	283.1
North Dakota	4,958.7	4,865.0	2,863.4	206.2	962.7	42.2	576.3	91.0	83.2	38.9
Ohio	54,366.7	57,418.7	36,369.7	1,834.6	8,877.0	1,293.1	8,648.3	417.8	325.2	182.9
Oklahoma	46,263.3	48,273.3	32,246.1	589.9	11,740.9	899.2	2,108.9	197.4	312.1	178.9
Oregon	13,422.5	13,158.4	7,744.4	594.0	2,108.7	144.7	2,288.1	110.4	97.2	86.8
Pennsylvania	66,333.6	68,794.7	23,421.0	4,638.2	21,602.6	3,640.5	14,335.8	491.0	350.2	313.3
Puerto Rico	3,015.2	4,823.2	1,721.3	367.4	1,393.9	43.4	381.8	372.1	318.3	228.0
Rhode Island	6,496.1	7,320.3	3,134.0	80.2	2,009.0	68.5	1,789.3	82.0	116.8	46.8
South Carolina	14,494.5	16,847.9	9,679.2	984.9	2,709.8	362.8	2,398.5	271.1	316.6	95.0
South Dakota	5,764.8	6,186.9	3,819.3	63.8	1,488.8	67.2	494.9	69.5	91.1	92.3
Tennessee	31,402.5	29,315.1	15,370.7		9,638.9	825.4	2,965.0	452.6	350.8	311.7
Texas	77,890.7	75,399.3	57,883.9		7,428.5	1,805.7	6,830.4	552.4	484.6	413.8
Utah	7,027.3	7,246.0	3,265.6	544.0	1,802.3	80.3	1,248.8	138.8	103.4	62.7
Vermont	3,075.0	3,633.2	2,220.5	52.9	515.5	61.7	475.5	76.6	73.0	57.9
Virgin Islands	246.5	280.7	68.7	3.3	31.1	4.1	18.5	70.7	63.2	31.1
Virginia	11,431.3	11,173.8	3,894.9	635.8	3,611.0	392.8	1,839.6	333.8	324.7	201.3
Washington	35,510.1	34,178.2	22,287.7	2,027.4	4,799.5	267.9	3,721.6	184.2	159.3	156.6
West Virginia	17,412.2	16,963.3	6,013.4	496.9	8,101.0	287.6	1,412.8	260.4	216.5	204.6
Wisconsin	25,036.7	24,596.1	15,581.2	285.6	4,666.3	464.8	2,898.9	236.9	276.1	195.3
Wyoming	2,793.3	2,636.0	1,376.1	179.9	322.4	28.9	557.1	88.8	38.9	42.8

<sup>1</sup> States for which no grant is shown either had no approved plan or State plan was approved too late to receive grant during this period.

<sup>2</sup> No plan approved by the Social Security Administration. Source: Treasury Department, Bureau of Accounts.

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Table 8.—Old-age and survivors insurance: Monthly benefits in current-payment status<sup>1</sup> at the end of the month by type of benefit and by month, July 1951–July 1952, and monthly benefits awarded by type of benefit, July 1952

[Amounts in thousands; data corrected to June 27, 1952]

Item	Total		Old-age		Wife's or husband's		Child's		Widow's or widower's		Mother's		Parent's	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Monthly benefits in current-payment status at end of month:														
1951														
July.....	4,008,870	\$145,720.2	2,129,909	\$90,390.7	606,188	\$13,872.8	794,875	\$21,425.9	355,678	\$12,858.5	194,925	\$6,537.6	17,295	\$634.8
August.....	4,176,535	148,118.8	2,176,036	92,025.0	618,128	14,108.4	804,807	21,632.4	361,970	13,071.2	197,712	6,625.3	17,882	650.5
September.....	4,232,453	149,914.8	2,204,016	93,072.6	625,736	14,259.9	816,746	21,948.3	367,728	13,270.4	199,835	6,688.2	18,392	675.3
October.....	4,290,791	151,825.5	2,231,141	94,132.8	634,319	14,442.7	830,587	22,329.6	374,460	13,505.0	201,437	6,723.7	18,847	691.6
November.....	4,332,176	153,214.3	2,252,293	94,777.1	640,241	14,573.3	838,801	22,545.4	379,291	13,674.2	202,415	6,741.9	19,135	702.3
December.....	4,378,985	154,791.1	2,278,470	95,008.3	646,890	14,709.5	846,247	22,739.2	384,265	13,849.1	203,782	6,775.8	19,331	709.1
1952														
January.....	4,433,279	156,720.9	2,306,984	97,231.4	654,335	14,878.8	855,931	22,984.6	390,731	14,076.5	205,739	6,831.9	19,559	717.7
February.....	4,475,765	158,172.1	2,328,336	98,103.7	658,921	14,979.6	864,477	23,198.4	397,107	14,299.5	207,167	6,866.3	19,757	724.6
March.....	4,512,138	159,331.8	2,344,684	98,710.1	662,799	15,060.8	873,117	23,422.1	403,210	14,514.8	208,365	6,892.2	19,963	731.8
April.....	4,548,652	160,445.4	2,359,213	99,216.6	665,482	15,111.4	883,331	23,677.7	409,752	14,744.8	210,094	6,955.8	20,180	739.1
May.....	4,574,664	161,229.1	2,367,710	99,502.9	667,450	15,153.5	890,935	23,868.5	415,790	14,954.3	212,379	7,003.1	20,400	746.8
June.....	4,593,801	161,739.4	2,372,308	99,591.5	668,297	15,169.6	896,820	24,008.9	421,730	15,161.8	214,030	7,053.2	20,616	754.5
July.....	4,608,494	162,296.8	2,381,641	100,002.1	670,772	15,235.4	895,775	23,955.5	423,253	15,282.2	214,335	7,063.6	20,718	757.9
Monthly benefits awarded in July 1952.....	31,680	967.1	11,146	405.6	4,964	106.0	7,875	192.2	4,507	156.0	3,012	101.0	176	6.4

<sup>1</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit.

## RECENT PUBLICATIONS

(Continued from page 23)

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**Illegitimate Children and Their Parents.** Lena M. Jeger, editor. London: National Council for the Unmarried Mother and Her Child, 1951. 72 pp.

A summary of the English law and a description of available social services, statutory and voluntary.

**McGUIRE, JAMES N.** *The Continued Absent Parent in ADC: A Study of the Characteristics of the Absent Father, of the Family from Whom He Is Separated, and the Mother as the Parent Remaining in the Home.* Baton Rouge: Louisiana Department of Public Welfare, 1951. 62 pp. Processed.

A 1950 study of a sample group of families in Louisiana.

**PRICE, MORRIS H.** "The Place of Psychiatric Consultation in a Child Placement Agency." *Jewish Social*

*Service Quarterly*, New York, Vol. 28, June 1952, pp. 366–374. \$2.

**REDL, FRITZ and WINEMAN, DAVID.** *Controls from Within: Techniques for the Treatment of the Aggressive Child.* Glencoe, Ill.: The Free Press, 1952. 332 pp. \$4.50.

Points out how information gained in working with disturbed children may be used in helping normal children develop self-control.

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## Health and Medical Care

**GALBRAITH, D. J.** "Workmen's Compensation and Rehabilitation." *American Journal of Public Health and the Nation's Health*, New York, Vol. 42, Aug. 1952, pp. 963–966. \$1.

**JACKSON, F. W.** "Some Observations on Sickness Insurance in Europe." *Canadian Journal of Public Health*, Toronto, Vol. 43, July 1952, pp. 279–285. 50 cents.

A report of a study of sickness insurance plans made by the Director of Health Insurance Studies of Canada's Department of National Health and Welfare.

**LEGGE, ROBERT T.** "Progress of American Industrial Medicine in the First Half of the Twentieth Century." *American Journal of Public Health and the Nation's Health*, New York, Vol. 42, Aug. 1952, pp. 905–912. \$1.

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Describes California's program and reviews its 5-year experience.

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**Table 9.—Old-age and survivors insurance: Estimated number and amount of monthly benefits in current-payment status<sup>1</sup> as of June 30, 1952, by type of benefit and by State**

Region and State <sup>2</sup>	Total		Old-age		Wife's or husband's		Child's		Widow's or widower's		Mother's		Parent's	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
<b>Total</b>	<b>4,593,801</b>	<b>\$161,739,397</b>	<b>2,372,308</b>	<b>\$99,591,516</b>	<b>668,297</b>	<b>\$15,160,588</b>	<b>896,820</b>	<b>\$24,008,878</b>	<b>421,730</b>	<b>\$15,161,777</b>	<b>214,030</b>	<b>\$7,053,163</b>	<b>20,616</b>	<b>\$754,473</b>
<b>Region I</b>														
Connecticut	408,862	15,500,750	226,160	10,059,097	63,313	1,540,559	56,775	1,630,093	45,664	1,676,286	15,563	541,818	1,387	52,897
Maine	82,824	3,332,991	45,322	2,143,782	13,028	335,803	10,845	339,106	10,356	394,499	2,970	107,875	303	11,929
Massachusetts	40,649	1,368,093	22,408	892,909	6,184	133,365	6,874	168,897	3,462	119,255	1,578	48,509	143	5,158
New Hampshire	210,898	8,099,129	117,108	5,258,503	32,602	805,244	28,293	832,024	23,917	881,952	8,290	293,888	718	27,518
Rhode Island	24,766	869,922	14,048	578,545	3,732	83,364	3,749	98,183	2,323	80,067	846	27,362	68	2,401
Vermont	36,137	1,374,890	20,075	897,545	5,695	133,350	4,646	133,173	4,252	154,683	1,349	46,504	120	4,635
	13,588	455,725	7,199	287,513	2,072	44,433	2,368	58,710	1,854	45,830	560	17,680	35	1,239
<b>Region II</b>														
Delaware	1,123,475	42,673,609	601,647	26,847,583	170,397	4,147,578	171,199	5,098,943	125,147	4,605,636	50,089	1,784,490	4,996	189,279
New Jersey	10,764	395,560	5,769	245,971	1,552	37,450	1,833	50,818	1,138	41,954	421	14,490	51	1,877
New York	182,596	7,145,663	97,243	4,467,343	28,555	717,085	26,343	824,740	22,149	831,415	7,502	273,784	804	31,296
Pennsylvania	529,073	20,024,334	294,931	12,038,872	78,630	1,894,329	73,123	2,194,961	58,055	2,122,318	21,987	784,331	2,347	89,323
	401,042	15,108,052	203,704	9,192,397	61,660	1,498,714	69,900	2,028,424	43,805	1,609,949	20,179	711,885	1,794	66,683
<b>Region III</b>														
Dist. of Col.	304,541	9,656,672	130,776	5,218,027	37,021	775,851	90,750	2,161,846	23,485	806,757	20,511	625,280	1,998	68,911
Maryland	17,236	605,000	8,901	369,499	1,880	43,594	3,652	95,133	1,831	65,709	912	29,026	60	2,030
North Carolina	64,591	2,284,772	31,843	1,331,937	8,379	194,160	13,699	381,493	6,889	246,817	3,502	117,658	352	12,707
Puerto Rico	78,281	2,190,535	30,357	1,102,774	8,731	161,956	27,790	595,069	4,859	152,631	5,987	159,503	557	13,022
Virgin Islands	843	21,672	96	3,275	13	287	486	10,580	9	338	184	5,126	65	2,066
Virginia	37	864	10	453	3	53	19	216	2	69	3	73	0	0
West Virginia	74,549	2,293,396	31,612	1,226,129	8,031	182,733	22,824	525,076	5,761	196,249	4,900	145,595	521	17,614
	69,004	2,260,433	27,957	1,183,960	9,084	193,068	22,820	554,279	4,134	144,944	5,096	168,299	453	15,883
<b>Region IV</b>														
Kentucky	557,401	20,199,748	275,881	11,996,527	84,322	1,982,104	113,966	3,195,684	54,597	2,024,426	26,471	920,269	2,144	80,728
Michigan	72,896	2,165,001	30,624	1,155,216	9,520	182,426	22,668	507,907	4,798	161,070	4,793	140,963	498	17,419
Ohio	200,332	7,513,437	99,399	4,429,154	29,938	724,805	40,981	1,235,077	19,717	744,076	9,654	355,125	643	25,200
	284,173	10,521,310	145,858	6,412,157	44,864	1,074,873	50,337	1,452,700	30,087	1,119,280	12,024	424,181	1,003	38,119
<b>Region V</b>														
Illinois	597,336	21,524,732	316,873	13,387,751	91,506	2,104,931	103,634	2,979,812	59,035	2,135,375	23,994	831,376	2,294	85,487
Indiana	283,464	10,608,268	151,198	6,628,224	41,800	998,402	47,887	1,431,822	30,028	1,101,151	11,299	401,191	1,254	47,478
Minnesota	132,691	4,582,401	68,647	2,798,712	20,785	460,298	25,217	696,293	12,261	431,620	5,353	179,886	428	15,392
Wisconsin	75,531	2,591,010	41,052	1,643,252	11,736	257,099	13,066	351,663	6,263	224,068	3,183	105,789	231	8,539
	105,650	3,743,053	55,978	2,317,563	17,185	389,132	17,464	500,034	10,483	377,936	4,159	144,510	381	13,878
<b>Region VI</b>														
Alabama	379,265	11,169,860	168,366	6,289,469	47,730	934,851	113,345	2,443,756	22,434	720,089	24,608	678,912	2,782	93,783
Florida	68,737	1,932,040	27,580	995,743	8,126	147,420	23,372	500,755	3,851	122,020	5,221	146,351	587	19,781
Georgia	102,638	3,532,040	56,837	2,354,941	16,542	373,369	18,516	448,890	6,314	127,391	4,075	125,218	354	12,707
Mississippi	68,561	1,898,561	27,733	977,124	7,218	133,070	23,878	504,067	4,188	133,994	4,979	131,652	565	18,654
South Carolina	30,827	785,568	12,750	408,145	3,584	58,246	10,336	202,542	1,481	44,549	2,295	59,095	381	12,901
Tennessee	40,115	1,070,384	13,908	501,672	3,753	68,854	16,335	329,723	2,336	73,453	3,420	85,598	333	11,084
	68,387	1,951,267	29,558	1,051,844	8,477	153,892	20,908	457,809	4,264	137,682	4,618	130,998	562	19,042
<b>Region VII</b>														
Iowa	263,569	8,533,179	141,658	5,346,832	41,087	840,349	46,590	1,205,903	22,816	776,889	10,342	324,323	1,076	38,880
Kansas	62,087	1,972,776	33,257	1,226,687	10,029	200,100	10,767	283,214	5,374	179,614	2,404	75,734	206	7,427
Missouri	45,063	1,408,373	23,755	866,858	7,356	143,768	8,441	220,714	3,498	113,504	1,859	58,207	154	5,322
Nebraska	113,349	3,841,638	61,779	2,444,581	17,137	370,854	19,012	492,750	10,668	378,615	4,204	134,481	549	20,357
North Dakota	26,461	819,692	14,335	514,675	4,257	82,725	4,551	117,495	2,179	69,939	1,029	31,111	110	3,747
South Dakota	7,184	206,583	3,681	123,921	981	17,554	1,672	38,798	414	13,225	407	12,062	29	1,020
	9,475	284,117	4,851	170,110	1,327	25,348	2,147	52,932	683	21,992	439	12,728	28	1,007
<b>Region VIII</b>														
Arkansas	294,511	8,706,450	133,823	4,785,117	37,055	687,062	85,819	2,049,062	17,362	570,139	18,733	554,171	1,719	60,890
Louisiana	36,900	996,670	17,686	582,934	5,128	84,686	9,959	209,572	1,820	64,689	2,016	54,757	291	10,032
New Mexico	54,677	1,632,431	24,780	896,599	6,329	119,964	15,795	368,616	3,588	119,602	3,785	113,593	400	14,067
Oklahoma	11,012	305,180	4,034	143,872	1,054	19,311	4,480	90,247	436	14,452	928	25,355	80	2,943
Texas	47,303	1,420,191	23,031	819,983	6,568	122,630	12,276	303,801	2,664	88,566	2,564	77,910	200	7,301
	144,619	4,351,978	64,292	2,341,729	17,976	340,471	43,309	1,067,826	8,854	292,830	9,440	282,556	748	26,566
<b>Region IX</b>														
Colorado	88,895	2,918,811	45,557	1,758,062	12,532	260,249	20,159	538,412	6,340	223,368	3,965	128,910	322	11,810
Idaho	37,008	1,241,893	19,462	769,143	5,481	117,074	7,567	202,145	2,824	100,054	1,559	49,303	115	4,174
Montana	14,032	427,444	7,317	260,052	1,907	35,770	3,420	87,837	749	24,116	580	17,538	59	2,181
Utah	15,294	507,657	8,264	315,912	1,971	40,622	3,124	83,159	1,229	44,866	621	20,357	75	2,741
Wyoming	16,712	546,312	7,296	288,517	2,447	51,519	4,728	128,928	1,205	42,860	977	32,280	59	2,208
	5,859	195,505	3,218	124,438	746	15,264	1,320	36,343	333	11,472	228	7,432	14	556
<b>Region X</b>														
Alaska	555,211	20,050,616	320,081	13,365,629	79,681	1,809,465	92,232	2,643,214	42,735	1,535,962	18,876	635,931	1,006	60,415
Arizona	2,305	74,674	1,350	51,842	107	2,042	723	17,001	45	1,553	76	2,065	4	171
California	19,084	626,621	8,820	354,142	2,906	49,449	5,604	143,624	1,054	38,050	1,196	37,655	102	3,701
Hawaii	371,587	13,589,485	216,658	9,095,660	53,343	1,228,847	58,394	1,724,598	29,841	1,079,075	12,251	419,730	1,100	41,575
Nevada	10,949	336,040	5,178	200,952	1,172	22,378	3,370	74,530	483	16,295	714	21,335	32	1,130
Oregon	4,509	159,194	2,652	106,037	407	8,820	1,008	29,035	259	9,361	165	5,274	18	667
Washington	58,373	2,050,412	33,717	1,376,791	8,895	193,667	9,600	269,146	4,182	144,331	1,818	60,457	161	6,020
	88,404	3,213,590	51,706	2,180,205	13,451	304,262	13,533	385,280	6,871	247,297	2,654	89,415	189	7,131
<b>Foreign</b>	<b>20,735</b>	<b>804,970</b>	<b>11,486</b>	<b>537,422</b>	<b>3,633</b>	<b>86,589</b>	<b>2,331</b>	<b>62,153</b>	<b>2,115</b>	<b>77,850</b>	<b>878</b>	<b>29,683</b>	<b>292</b>	<b>11,273</b>

<sup>1</sup> Estimates for each State are shown unrounded for convenience in summation and not because they are assumed to be accurate to the last digit.  
<sup>2</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit.

<sup>3</sup> Beneficiary's State of residence as of June 30, 1952.



Table 10.—Employment security: Selected data on nonfarm placements and unemployment insurance claims and benefits, by State, July 1952

[Corrected to Aug. 22, 1952]

Region and State	Nonfarm place- ments	Initial claims <sup>1</sup>		Weeks of unemploy- ment covered by continued claims		Compensated unemployment					Average weekly insured unem- ployment under State programs <sup>2</sup>
		Total	Women	Total	Women	All types of unemployment <sup>3</sup>			Total unemployment		
						Weeks compen- sated	Benefits paid <sup>4</sup>	Average weekly number of benefi- ciaries	Weeks compen- sated	Average weekly payment	
Total.....	555,569	1,491,543	512,527	5,308,120	2,244,021	4,006,114	\$88,611,843	870,894	3,645,898	\$22.98	* 1,228,408
Region I:											
Connecticut.....	8,589	36,199	19,344	75,644	49,730	49,874	999,418	10,842	47,306	20.55	18,075
Maine.....	3,880	4,076	1,973	26,706	16,187	21,767	358,530	4,732	20,187	16.93	5,571
Massachusetts.....	17,964	53,059	24,820	300,973	158,363	258,272	6,026,941	56,146	241,185	24.20	63,845
New Hampshire.....	2,751	4,998	2,814	33,576	20,615	27,898	540,978	6,065	25,278	20.36	7,217
Rhode Island.....	2,222	19,193	10,265	87,082	48,552	76,387	1,620,557	16,006	73,805	21.50	18,875
Vermont.....	1,157	1,081	423	14,770	7,463	13,977	302,387	3,038	13,118	22.14	3,063
Region II:											
New Jersey.....	13,648	72,228	34,398	225,241	124,095	162,169	3,751,867	35,254	147,999	23.99	51,538
New York.....	75,894	267,683	119,523	890,965	398,261	642,485	15,385,568	139,671	582,704	25.12	190,321
Puerto Rico.....	2,083										
Virgin Islands.....	109										
Region III:											
Delaware.....	1,457	2,431	392	6,673	2,277	5,262	107,512	1,144	4,947	20.99	1,533
Pennsylvania.....	18,021	143,777	46,610	647,861	203,077	326,213	13,100,931	114,394	485,214	25.59	142,122
Region IV:											
Dist. of Col.....	4,528	1,579	582	7,962	3,511	6,801	122,737	1,478	6,681	18.12	1,704
Maryland.....	6,702	24,994	10,166	57,826	28,476	65,194	1,357,461	14,173	59,115	21.71	15,558
North Carolina.....	17,569	29,047	15,643	120,523	77,708	128,195	2,004,761	27,868	118,762	16.07	26,920
Virginia.....	9,619	7,809	3,778	68,697	42,373	58,717	997,146	12,765	56,426	17.23	14,502
West Virginia.....	2,044	15,546	2,033	110,401	14,937	98,123	1,902,572	21,331	71,026	20.88	24,763
Region V:											
Alabama.....	10,846	15,309	2,907	108,160	24,448	79,849	1,476,156	17,358	75,847	18.90	23,965
Florida.....	13,831	16,359	8,906	72,745	41,919	52,227	868,063	11,354	50,594	16.77	16,072
Georgia.....	11,986	16,442	5,784	67,972	36,422	55,044	919,228	11,966	51,749	17.06	16,487
Mississippi.....	7,544	8,478	2,124	41,937	13,472	31,857	543,893	6,925	29,471	17.55	9,191
South Carolina.....	9,300	11,387	5,147	41,679	21,550	35,140	632,254	7,639	33,221	18.43	10,821
Tennessee.....	11,826	15,994	5,827	118,796	50,747	84,778	1,405,860	18,430	79,694	16.80	25,189
Region VI:											
Kentucky.....	2,907	20,134	5,038	113,135	31,237	74,547	1,455,037	16,206	66,275	20.27	24,535
Michigan.....	12,207	230,534	37,182	272,425	67,322	195,419	5,146,575	42,482	178,869	27.46	111,320
Ohio.....	22,802	79,978	23,473	240,120	86,463	136,301	3,313,414	29,631	124,620	25.31	57,400
Region VII:											
Illinois.....	17,066	77,712	24,264	380,046	180,179	265,555	6,039,350	57,729	224,141	24.57	84,324
Indiana.....	8,847	82,018	19,759	199,115	50,664	93,587	2,169,059	20,345	82,393	24.52	46,945
Wisconsin.....	17,765	31,351	9,022	82,988	32,031	49,312	1,256,138	10,720	46,528	25.95	21,946
Region VIII:											
Minnesota.....	10,660	6,943	2,382	40,883	18,432	36,463	641,926	7,927	33,927	18.11	9,702
Montana.....	3,982	512	262	3,142	1,558	2,756	49,515	599	2,756	17.82	683
North Dakota.....	2,340	209	115	948	536	923	18,718	201	738	21.74	232
South Dakota.....	2,050	283	177	909	483	743	14,017	162	644	19.91	212
Region IX:											
Iowa.....	7,813	8,094	2,117	19,481	9,691	13,979	275,287	3,039	11,815	21.01	4,526
Kansas.....	9,130	5,087	1,072	15,192	4,271	11,752	262,887	2,555	10,823	23.16	3,800
Missouri.....	14,335	35,626	11,397	88,726	39,138	67,850	1,087,663	12,576	50,799	20.02	21,329
Nebraska.....	5,424	1,403	901	5,623	3,715	4,491	89,768	976	4,127	20.81	1,187
Region X:											
Arkansas.....	11,503	7,772	2,340	27,327	8,150	19,421	321,063	4,222	17,633	17.06	6,923
Louisiana.....	7,906	12,019	2,882	69,188	19,762	53,801	1,093,887	11,696	49,339	21.00	15,149
Oklahoma.....	12,226	7,506	1,999	35,281	13,062	25,238	468,100	5,487	23,132	19.11	7,759
Texas.....	48,367	9,254	2,807	49,520	19,486	42,289	708,518	9,193	40,236	17.10	11,588
Region XI:											
Colorado.....	7,251	1,335	389	10,512	2,043	8,129	156,966	1,767	5,754	21.98	2,099
New Mexico.....	4,988	1,495	262	6,252	1,373	4,428	95,283	963	4,191	21.89	1,213
Utah.....	5,184	1,761	580	10,913	3,791	8,656	201,274	1,882	6,792	24.79	2,281
Wyoming.....	1,438	232	73	1,453	460	1,352	32,729	294	1,161	25.91	311
Region XII:											
Arizona.....	4,505	2,476	963	8,760	4,343	5,175	102,543	1,125	4,917	20.05	1,939
California.....	36,511	70,145	28,315	384,859	211,738	340,397	7,527,414	73,999	312,126	22.87	82,799
Hawaii.....	773	1,925	471	11,302	5,384	9,608	180,116	2,089	7,755	20.55	( <sup>5</sup> )
Nevada.....	2,757	632	240	2,348	1,034	2,429	57,508	528	2,261	24.27	536
Region XIII:											
Alaska.....	720	797	301	6,035	2,908	6,058	172,725	1,317	5,784	28.89	( <sup>5</sup> )
Idaho.....	3,569	1,244	924	4,188	2,922	2,383	49,211	518	2,291	20.83	943
Oregon.....	8,239	9,212	3,888	32,684	17,084	22,018	469,156	4,787	20,492	21.99	7,216
Washington.....	8,834	16,185	5,473	52,567	20,193	30,825	731,176	6,701	29,050	24.06	11,907

<sup>1</sup> Excludes transitional claims.

<sup>2</sup> Total, part-total, and partial.

<sup>3</sup> Not adjusted for voided benefit checks and transfers under interstate combined-wage plan.

<sup>4</sup> Excludes Alaska and Hawaii.

<sup>5</sup> Data not available.

Source: Department of Labor, Bureau of Employment Security, and affiliated State agencies.

Table 11.—Public assistance in the United States, by month, July 1951–July 1952<sup>1</sup>

[Exclusive of vendor payments for medical care and cases receiving only such payments]

Year and month	Total	Old-age assistance	Aid to dependent children		Aid to the blind	Aid to the permanently and totally disabled <sup>1</sup>	General assistance	Total	Old-age assistance	Aid to dependent children (families)	Aid to the blind	Aid to the permanently and totally disabled <sup>1</sup>	General assistance	
			Families	Recipients										
				Total <sup>2</sup>										Children
Number of recipients														
1951														
July.....		2,737,701	618,400	2,122,586	1,581,434	97,256	108,907	324,000		-0.3	-2.3	+0.2	+4.5	-3.3
August.....		2,732,021	612,128	2,103,208	1,567,218	97,349	111,329	319,000		-0.2	-1.0	+1.1	+2.2	-1.4
September.....		2,722,933	606,078	2,084,104	1,553,249	97,158	113,049	311,000		-0.3	-1.0	-0.2	+1.5	-2.6
October.....		2,711,620	597,249	2,055,463	1,532,255	97,185	114,923	311,000		-0.4	-1.5	( <sup>4</sup> )	+1.7	( <sup>5</sup> )
November.....		2,705,413	591,992	2,039,163	1,520,326	97,221	118,284	316,000		-0.2	-0.9	( <sup>4</sup> )	+2.9	+1.6
December.....		2,701,128	591,850	2,041,473	1,522,930	97,179	124,419	323,000		-0.2	( <sup>4</sup> )	( <sup>4</sup> )	+5.2	+2.2
1952														
January.....		2,693,960	593,618	2,047,286	1,527,796	97,215	128,493	339,000		-0.3	+0.3	( <sup>4</sup> )	+3.3	+5.1
February.....		2,685,070	593,954	2,050,773	1,531,064	97,142	131,778	336,000		-0.3	+0.1	-0.1	+2.6	-0.9
March.....		2,679,911	596,740	2,061,603	1,540,055	97,257	134,957	335,000		-0.2	+0.5	+0.1	+2.4	-0.5
April.....		2,671,699	598,401	2,068,811	1,546,313	97,353	138,017	320,000		-0.3	+0.3	+0.1	+2.3	-4.3
May.....		2,666,474	598,236	2,069,852	1,547,265	97,571	141,830	301,000		-0.2	( <sup>4</sup> )	+0.2	+2.8	-5.8
June.....		2,659,661	589,968	2,041,549	1,527,353	97,690	145,345	294,000		-0.3	-1.4	+0.1	+2.5	-2.6
July.....		2,648,641	577,780	2,004,154	1,499,325	97,635	147,206	303,000		-0.4	-2.1	-0.1	+1.3	+3.2
Amount of assistance														
1951														
July.....	\$188,141,403	\$119,305,221		\$45,003,226		\$4,536,052	\$4,847,904	\$14,449,000	-0.6	+0.5	-3.0	( <sup>4</sup> )	+3.7	-4.0
August.....	188,193,866	119,308,258		44,745,286		4,558,093	4,950,229	14,632,000	( <sup>4</sup> )	( <sup>4</sup> )	-0.6	+0.5	+2.1	+1.3
September.....	188,369,274	119,841,541		44,819,189		4,567,563	5,150,981	13,990,000	+0.1	+0.4	+0.2	+0.2	+4.1	-0.4
October.....	189,758,568	120,746,277		44,675,023		4,640,500	5,274,768	14,422,000	+0.7	+0.8	-0.3	+1.6	+2.4	+3.1
November.....	189,739,083	120,439,062		44,575,407		4,663,332	5,431,282	14,630,000	( <sup>4</sup> )	-0.3	-0.2	+0.5	+3.0	+1.4
December.....	190,820,555	120,299,154		44,866,070		4,671,872	5,779,429	15,204,000	+0.6	-0.1	+0.7	+0.2	+6.4	+3.9
1952														
January.....	192,067,787	120,076,903		45,118,621		4,808,443	5,934,820	16,129,000	+0.7	-0.2	+0.6	+2.9	+2.7	+6.1
February.....	192,324,805	120,209,179		45,274,623		4,840,367	6,097,636	15,903,000	+0.1	+0.1	+0.3	+0.7	+2.7	-1.4
March.....	192,614,690	120,240,482		45,469,064		4,836,239	6,222,905	15,846,000	+0.2	( <sup>4</sup> )	+0.4	-0.1	+2.1	-4.3
April.....	192,165,737	120,106,071		45,713,331		4,851,436	6,363,899	15,131,000	-0.2	-0.1	+0.5	+0.3	+2.3	-0.5
May.....	191,430,861	120,360,263		45,503,911		4,875,654	6,565,033	14,094,000	-0.4	+0.2	-0.5	+0.5	+3.2	-6.9
June.....	190,026,202	120,199,836		44,768,504		4,883,935	6,694,925	13,479,000	-0.7	-0.2	-1.6	+0.2	+2.0	-4.4
July.....	191,133,669	120,533,830		44,166,895		4,942,374	6,835,570	14,655,000	+0.6	+0.3	-1.3	+1.2	+2.1	+8.7

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. All data subject to revision.

<sup>2</sup> Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.

<sup>3</sup> Program initiated in October 1950 under Public Law 734.

<sup>4</sup> Increase of less than 0.05 percent.

<sup>5</sup> Decrease of less than 0.05 percent.



Table 12.—Amount of vendor payments for medical care for recipients of public assistance, by program and State, May 1952<sup>1</sup>

State <sup>2</sup>	Old-age assistance	Aid to dependent children	Aid to the blind	Aid to the permanently and totally disabled	General assistance <sup>3</sup>
Alaska.....				( <sup>4</sup> )	\$16,152
Calif.....				( <sup>4</sup> )	60,010
Conn.....	\$105,222	\$27,084	\$1,555	( <sup>4</sup> )	( <sup>4</sup> )
Del.....		674		( <sup>4</sup> )	50
D. C.....	180	180		\$287	
Ill.....	1,280,337	96,066	54,053	113,565	401,571
Ind.....	276,609	50,900	8,754	( <sup>4</sup> )	130,724
Iowa.....				( <sup>4</sup> )	148,247
Kans.....	135,870	\$6,124	\$,441	17,905	49,632
La.....		3,051	242	1,542	802
Maine.....				( <sup>4</sup> )	34,043
Mass.....	344,609	58,453		182,920	138,253
Mich.....	84,688		748	15,081	82,887
Minn.....	748,298	58,544	3,092	( <sup>4</sup> )	( <sup>4</sup> )
Mont.....				( <sup>4</sup> )	128,393
Nebr.....	227,287	10,433	287	( <sup>4</sup> )	( <sup>4</sup> )
Nev.....	2,557			( <sup>4</sup> )	4,880
N. H.....	55,584	10,330	2,114	104	( <sup>4</sup> )
N. J.....		11,687			75,744
N. Y.....	1,322,672	425,967	51,215	426,582	( <sup>4</sup> )
N. C.....	8,165	4,534		1,097	91,753
N. Dak.....	19,296	1,548		2,088	15,189
Ohio.....	\$45,246	\$,176	6,687		833,889
Oreg.....					135,791
R. I.....	1,890				68,279
S. C.....					9,467
S. Dak.....					59,204
Utah.....	924	\$98	15	144	124
Va.....					5,507
Wis.....	809,373	77,618	7,774	4,851	107,686

<sup>1</sup> For May data excluding vendor payments for medical care, see the *Bulletin*, August 1952.

<sup>2</sup> Excludes States that made no vendor payments for medical care for May or did not report such payments. For the special types of public assistance, figures in italics represent payments made without Federal participation.

<sup>3</sup> In all States except California, Illinois, Louisiana, Massachusetts, Nevada, New Jersey, and Utah includes payments made on behalf of recipients of the special types of public assistance.

<sup>4</sup> No program for aid to the permanently and totally disabled.

<sup>5</sup> Data not available.

Table 13.—Average payments including vendor payments for medical care and average amount of vendor payments per assistance case, by program and State, May 1952<sup>1</sup>

State	Old-age assistance		Aid to dependent children (per family)		Aid to the blind		Aid to the permanently and totally disabled	
	All assist- ance	Vendor pay- ments for medi- cal care	All assist- ance	Vendor pay- ments for medi- cal care	All assist- ance	Vendor pay- ments for medi- cal care	All assist- ance	Vendor pay- ments for medi- cal care
Conn.....	\$68.88	\$6.00	\$112.51	\$6.00	\$75.87	\$5.00	( <sup>4</sup> )	( <sup>4</sup> )
Del.....			83.95	.98			\$59.94	\$2.83
D. C.....	52.51	.07	104.82	.06			( <sup>4</sup> )	( <sup>4</sup> )
Ill.....	51.23	11.27	113.38	4.15	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )
Ind.....	41.64	6.27	72.66	5.95	43.53	6.03	( <sup>4</sup> )	( <sup>4</sup> )
Kans.....	56.19	3.57	98.92	6.09	59.27	4.00	58.07	6.57
La.....			64.20	.14	46.60	.13	40.66	
Mass.....	72.69	3.45	119.73	4.45			58.14	31.70
Mich.....	48.97	.91			54.01	.40	60.49	10.83
Minn.....	58.31	13.45	106.02	7.41	65.44	3.21	( <sup>4</sup> )	( <sup>4</sup> )
Nebr.....	51.96	10.55	93.45	3.78	61.89	.34	( <sup>4</sup> )	( <sup>4</sup> )
Nev.....	54.96	.93					( <sup>4</sup> )	( <sup>4</sup> )
N. H.....	51.60	8.00	116.51	11.50	55.95	7.00	( <sup>4</sup> )	( <sup>4</sup> )
N. J.....			102.11	\$,81				
N. Y.....	65.38	11.22	118.92	8.04	73.33	11.92	72.58	13.72
N. C.....	24.56	.16	48.24	.28			28.02	.22
N. Dak.....	52.47	2.18	98.50	.98			62.06	3.29
Ohio.....	51.22	\$,11	72.83	.39	50.85	1.75		
R. I.....	48.41	.81						
Utah.....	55.50	.09	107.93	.10	60.58	.07	57.85	.09
Wis.....	55.05	6.08	121.38	9.07	60.62	5.81	68.20	5.04

<sup>1</sup> For May data excluding vendor payments for medical care, see the *Bulletin*, August 1952. All averages based on cases receiving money payments, vendor payments for medical care, or both. Averages for general assistance not computed here because of difference among States in policy or practice regarding use of general assistance funds to pay medical bills for recipients of the special types of public assistance. Figures in italics represent payments made without Federal participation.

<sup>2</sup> Excludes States that made no vendor payments for medical care for May or did not report such payments.

<sup>3</sup> No program for aid to the permanently and totally disabled.

<sup>4</sup> Complete data not available.

<sup>5</sup> Average payment not computed on base of less than 50 recipients.

**Table 14.—Old-age assistance: Recipients and payments to recipients, by State, July 1952<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	June 1952 in—		July 1951 in—	
				Number	Amount	Number	Amount
<b>Total<sup>2</sup></b>	<b>2,648,641</b>	<b>\$120,533,830</b>	<b>\$45.51</b>	<b>-0.4</b>	<b>+0.3</b>	<b>-3.3</b>	<b>+1.0</b>
Ala.	71,725	1,555,376	21.69	-1.0	-4	-10.9	-10.0
Alaska	1,644	93,718	57.01	-3	+1	+4	+1.4
Ariz.	14,042	697,860	49.70	+5	+6	-1.8	-3.1
Ark.	57,758	1,410,486	24.42	-3	+2.1	-8.2	+7.2
Calif.	272,904	18,059,817	66.18	-1	-2	-5	-1.6
Colo. <sup>3</sup>	51,645	3,641,375	70.51	( <sup>4</sup> )	-1	-1.1	-8.6
Conn.	17,064	1,067,409	62.55	-1.2	-1.3	-14.0	-11.2
Del.	1,744	62,118	35.62	+3	+2.1	+10.2	+34.0
D. C.	2,748	133,375	48.54	+2	-7.4	-1	+1.9
Fla.	67,026	2,600,856	38.80	-2	+2	-3.1	-3.0
Ga.	95,123	2,973,614	31.26	-2	-1	-4.5	+23.1
Hawaii	2,185	73,413	33.60	0	+1	-5.2	-4.9
Idaho	9,206	468,219	50.86	-4	-4	-4.3	+3.0
Ill.	109,437	4,563,275	41.70	-4	( <sup>4</sup> )	-5.0	-13.7
Ind.	42,711	1,552,576	36.35	-5	-2	-11.3	-8.8
Iowa	47,605	2,471,637	51.82	-2	+1	-2.5	+1.0
Kans.	36,797	1,936,205	52.62	-6	-8	-3.9	+2.8
Ky.	56,186	1,687,858	30.04	-9.0	-7.4	-16.3	-15.5
La.	120,685	6,037,733	50.03	+1	+1	+1.7	+9.4
Maine	14,087	609,106	43.24	( <sup>4</sup> )	+1	-6.0	-5.0
Md.	11,200	469,989	41.96	-7	+4	-3.0	+4.9
Mass.	97,927	6,736,177	68.79	-2	-1.5	-3.6	+6.9
Mich.	90,813	4,522,895	49.80	-4	+2.2	-4.8	+7
Minn.	54,257	2,453,801	45.78	-3	-2	-1.3	-3
Miss.	58,085	1,291,679	22.24	+9	+6.6	-1.3	+19.0
Mo.	131,203	5,989,470	45.65	-1	-1	-3	+5.2
Mont.	10,981	549,779	54.16	-4	+4.7	-5.8	-1.0
Nebr.	20,562	873,632	42.49	-2	-1.0	-9.3	-16.6
Nev.	2,708	146,942	54.26	-3	-4	-3.3	-4.6
N. H.	7,012	303,446	43.28	+3	-5	-1.9	-4.2
N. J.	22,003	1,224,733	55.66	+5	+3.3	-5.0	+7.2
N. Mex.	10,752	450,376	41.89	-3	-1.2	+7	+9.4
N. Y.	113,228	6,309,352	55.72	-1	+5	-3.2	+1.5
N. C.	51,304	1,273,658	24.83	-2	+6	-16.3	-7.8
N. Dak.	8,774	449,648	51.25	-4	-6	-2.7	-1.2
Ohio	114,539	5,634,119	49.19	-3	-3	-4.2	+5.5
Okl.	95,166	5,432,462	57.08	+1	+9.2	-2.8	+13.9
Oreg.	22,372	1,294,648	57.87	-4	( <sup>4</sup> )	-3.6	+2.7
Pa.	71,455	2,803,808	39.22	-6	-6	-9.5	-7.9
P. R. <sup>5</sup>	37,000	280,000					
R. I.	9,227	426,588	46.23	-1.4	-6.3	-5.1	-3.3
S. C.	42,372	1,158,281	27.34	-3	-2	-1.4	+7.1
S. Dak.	11,731	494,354	42.14	-6	-4	-2.9	+4
Tenn.	59,316	1,942,398	32.75	-4	-4	-7.2	+4.1
Tex.	218,193	7,360,012	33.73	-2	-1	-1.4	+1.4
Utah	9,730	542,634	55.77	+1	+8	-1.0	+12.1
Vt.	6,985	280,033	40.09	-1	+1	+1.6	+6.6
V. I. <sup>6</sup>	680	7,460					
Va.	18,486	432,504	23.40	-6	+4	-5.0	+7
Wash.	66,750	4,149,791	62.17	-2	-3	-4.1	-3.8
W. Va.	26,314	743,501	28.25	+3	-1	+1.5	+9.3
Wis.	50,910	2,503,092	49.17	-4	-3	-2.2	+10.4
Wyo.	4,164	231,542	55.61	-5	-5	-3.5	-4.0

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. All data subject to revision.

<sup>2</sup> Includes 3,896 recipients under 65 years of age in Colorado and payments to these recipients. Such payments are made without Federal participation.

<sup>3</sup> Decrease of less than 0.05 percent.

<sup>4</sup> Increase of less than 0.05 percent.

<sup>5</sup> Estimated.

**Table 15.—Aid to the blind: Recipients and payments to recipients, by State, July 1952<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	June 1952 in—		July 1951 in—	
				Number	Amount	Number	Amount
<b>Total<sup>2</sup></b>	<b>97,635</b>	<b>\$4,942,374</b>	<b>\$50.62</b>	<b>-0.1</b>	<b>+1.2</b>	<b>+0.4</b>	<b>+9.0</b>
<b>Total, 51 States<sup>3</sup></b>	<b>97,567</b>	<b>4,938,707</b>	<b>50.62</b>	<b>-0.1</b>	<b>+1.2</b>	<b>+3.3</b>	<b>+11.7</b>
Ala.	1,501	37,050	24.68	-3	+1.3	-4.0	+3.0
Alaska	89	1,499	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )		
Ariz.	703	38,245	54.40	-6	-5	-11.9	-15.6
Ark.	1,878	62,933	33.51	-2	+14.1	-3.7	+24.7
Calif. <sup>5</sup>	11,620	945,179	81.34	+3	+3	+2.9	+2.3
Colo.	342	21,921	64.10	-3	-1	-3.9	+3.4
Conn.	308	21,795	70.76	-3	+3	+3	+4.6
Del.	225	10,466	46.52	+4	+1.1	+9.2	+14.7
D. C.	257	13,180	51.28	-4	-7.9	-8	-1.5
Fla.	3,140	135,591	43.18	( <sup>4</sup> )	+7	-4.9	-7
Ga.	2,975	108,715	36.54	+1	+9	+3.9	+30.8
Hawaii	103	4,210	40.87	-1.0	+6	-9.6	-1.1
Idaho	199	10,855	54.55	0	-2	-4.3	-2.4
Ill.	3,940	193,548	49.12	-5	-2	-5.0	-6.6
Ind.	1,711	67,409	39.40	-1	+4	-4.8	-8.1
Iowa	1,291	80,018	61.98	+8	+1.4	+2.6	+9.3
Kans.	599	33,445	55.83	-5	+1.0	-6.3	+3.0
Ky.	2,388	76,023	31.84	-5.4	-4.0	-4.5	-4.5
La.	1,914	89,753	46.89	-1	+1.0	+2.4	+8.6
Maine	584	26,954	46.15	-7	-1	-9.6	-8.7
Md.	467	21,992	47.09	+1.3	+6	-4.3	+3.2
Mass.	1,673	137,317	82.08	+7	+2.9	+6.8	+25.7
Mich.	1,833	103,983	56.73	-1.1	+4.1	-9	+7.6
Minn.	1,143	71,194	62.29	+4	+1.0	-8	+6.1
Miss.	2,874	75,455	26.25	+1.0	+2.4	+3.3	+16.2
Mo. <sup>2</sup>	3,333	166,650	50.00	+1.3	+1.3	+20.5	+50.6
Mont.	519	31,050	59.83	0	+5.3	-4.2	+1.9
Nebr.	751	48,134	64.09	+3.9	+9.5	+5	+4.9
Nev.	39	2,168	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )
N. H.	299	14,758	49.36	-7	-1.7	-2.3	-2.3
N. J.	821	51,476	62.70	+4	+2.2	+4.9	+18.4
N. Mex.	450	17,404	38.68	-2.4	-3.0	-14.0	-8.7
N. Y.	4,123	265,779	64.46	-3	+1.1	-1.2	+5.2
N. C.	4,461	154,245	34.58	+6	+6	-5	-1
N. Dak.	113	6,677	59.09	+9	+3.3	0	+8.4
Ohio	3,727	182,649	49.01	-7	-7	-2.6	+10.9
Okl.	2,493	156,171	62.64	-8	+20.1	-4.9	+14.5
Oreg.	378	25,661	67.89	-8	-6	-3.8	-2.8
Pa. <sup>2</sup>	15,668	776,004	49.53	+3	+1	+2.1	+27.5
P. R. <sup>5</sup>	740	5,400					
R. I.	180	10,312	57.29	-3.2	-7.3	-6	+5.3
S. C.	1,589	45,130	28.40	-1	( <sup>4</sup> )	-1.5	+1.3
S. Dak.	203	8,090	39.85	-5	+1	-7.3	-3.1
Tenn.	2,806	111,491	39.73	( <sup>4</sup> )	+6	+2.1	+8.1
Tex.	6,016	228,734	38.02	-2	+4	-1.4	+1.8
Utah	220	13,249	60.22	-5	-8	+2.3	+15.5
Vt.	173	7,762	44.87	+6	+2.1	-3.4	+2.1
V. I. <sup>6</sup>	45	480					
Va.	1,432	45,755	31.95	-1.1	+1.1	-5.5	-1.8
Wash. <sup>2</sup>	818	63,079	77.11	-1.4	-1.8	-3.4	+1.0
W. Va.	1,127	37,709	33.46	+3	+2	+4.8	+12.7
Wis.	1,318	72,418	54.95	-1.0	-8	-4.3	+4.7
Wyo.	96	5,209	54.26	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. Figures in italics represent programs administered without Federal participation. All data subject to revision.

<sup>2</sup> Data include recipients of payments made without Federal participation and payments to these recipients in California (530 recipients, \$44,207), in Washington (12 recipients, \$529), in Missouri (946 recipients, \$48,190), and in Pennsylvania (6,304 recipients, \$325,151). State plans for aid to the blind in Missouri and Pennsylvania were approved under the Social Security Act Amendments of 1950.

<sup>3</sup> States with plans approved by the Social Security Administration. In computing percentages, data for Missouri for July 1951 were excluded because the State did not have an approved plan in that month. See also footnote 2.

<sup>4</sup> Average payment not computed on base of less than 50 recipients; percentage change, on less than 100 recipients.

<sup>5</sup> Decrease of less than 0.05 percent.

<sup>6</sup> Excludes cost of medical care, for which payments are made to recipients quarterly.

<sup>7</sup> Estimated.

<sup>8</sup> Increase of less than 0.05 percent.



Table 16.—Aid to dependent children: Recipients and payments to recipients, by State, July 1952<sup>1</sup>

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of families	Number of recipients		Payments to recipients			Percentage change from—			
		Total <sup>2</sup>	Children	Total amount	Average per—		June 1952 in—		July 1951 in—	
					Family	Recipient	Number of families	Amount	Number of families	Amount
Total.....	577,780	2,004,154	1,490,325	\$44,166,895	\$76.44	\$22.04	-2.1	-1.3	-5.6	-1.9
Total, 52 States <sup>3</sup> .....	577,752	2,004,052	1,490,251	44,165,742	76.44	22.04	-2.1	-1.3	-5.6	-1.9
Alabama.....	17,573	64,597	50,275	633,050	35.42	9.80	-1.2	-9	-4.0	-4.3
Alaska.....	762	2,505	1,820	56,630	74.32	22.61	-8	-6	+10.9	+15.4
Arizona.....	3,567	13,468	10,118	265,090	74.32	19.68	-1.4	-2.1	-10.3	-11.9
Arkansas.....	12,982	47,968	36,053	557,164	42.92	11.62	-9	+5	-14.1	+4.3
California.....	53,856	160,000	127,827	6,298,719	116.95	37.27	-1.6	-1.7	-5.6	-4
Colorado.....	4,849	17,942	13,586	479,158	98.82	26.71	-3.1	-3.0	-10.2	-1.4
Connecticut.....	4,505	14,853	10,858	481,440	106.87	32.41	-1.6	-1.1	-17.9	-18.4
Delaware.....	723	2,811	2,164	61,562	85.15	21.90	-2.2	-1	+1.3	+6.6
District of Columbia.....	1,961	8,029	6,257	192,020	97.92	23.92	-1.8	-9.1	-2.4	-1.1
Florida.....	17,464	57,943	43,320	839,757	48.09	14.49	-6	+1	-29.7	-13.7
Georgia.....	15,100	51,348	39,175	801,001	53.05	15.00	-18.2	-14.8	-22.1	-10.6
Hawaii.....	3,122	11,555	9,033	263,656	84.45	22.82	-1.6	-8	-6.8	-6.1
Idaho.....	2,017	7,026	5,182	225,060	111.88	32.12	-4.3	-4.4	-13.2	-7.3
Illinois.....	22,372	80,711	59,971	2,491,526	111.37	30.87	-5	+3	-1.9	+5.4
Indiana.....	8,154	27,599	20,452	555,074	68.07	20.11	-2.0	-1.5	-16.0	-13.1
Iowa.....	5,407	19,006	14,131	570,696	105.55	30.03	+1	-4	+4.6	+13.2
Kansas.....	3,931	14,017	10,647	355,455	90.42	25.36	-4.4	-5.2	-15.4	-5.9
Kentucky.....	19,460	69,238	51,225	1,029,043	52.88	14.86	-1.9	+24.0	-14.9	+7.3
Louisiana.....	22,308	82,460	61,517	1,427,806	63.75	17.32	-6	-8	-4.0	+23.8
Maine.....	4,326	15,089	10,933	317,322	73.35	21.03	-2.0	-1.7	-3.3	-3.6
Maryland.....	4,936	19,051	14,551	446,137	90.38	23.42	-1.1	-7	-15.5	-6.7
Massachusetts.....	12,941	42,599	31,391	1,490,548	115.20	35.00	-1.0	-6	-1.3	+4.4
Michigan.....	25,115	81,371	57,946	2,454,487	97.73	30.16	-1.0	-1.0	+1.6	+7.5
Minnesota.....	7,446	25,362	19,349	795,817	98.95	29.05	-3.0	-2.9	-4.3	-3
Mississippi.....	10,408	39,524	30,454	273,905	26.32	6.93	-2.2	+2.8	-1.0	+37.2
Missouri.....	21,431	72,788	53,713	1,129,938	52.72	15.52	-1.1	-8	-9.2	-8.1
Montana.....	2,241	7,811	6,803	210,189	93.79	29.91	-1.5	+8.1	-5.9	+2.3
Nebraska.....	2,639	9,010	6,644	237,955	90.17	26.41	-2.2	-2.1	-20.8	-18.1
Nevada.....	88	108	74	1,153	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )
New Hampshire.....	1,290	4,412	3,208	129,919	100.71	29.45	-7.7	-10.8	-13.7	-12.5
New Jersey.....	5,022	16,680	12,585	502,312	100.02	30.11	-2.7	-3.6	-1.1	+4.0
New Mexico.....	5,306	18,436	14,265	326,624	61.56	17.72	-1.2	-2.6	-5.3	+9.2
New York.....	51,179	173,895	124,541	5,735,187	112.06	32.98	-1.4	-9	-4.2	-7
North Carolina.....	16,804	61,155	46,896	813,832	48.43	13.31	-2.1	-1.6	+3.0	+8.7
North Dakota.....	1,506	5,324	4,022	145,571	96.53	27.34	-3.8	-5.0	-10.5	-2.3
Ohio.....	13,014	48,211	36,357	953,934	73.30	19.79	-1.2	-5	-9.6	-4.1
Oklahoma.....	19,240	64,772	48,891	1,364,252	70.91	21.06	-1.4	-1.4	-11.0	-12.6
Oregon.....	2,789	9,019	6,000	280,440	100.55	31.09	-17.4	-21.5	-15.0	-12.2
Pennsylvania.....	29,673	100,147	81,770	2,597,544	87.55	23.80	-1.3	-1.7	-21.5	-19.5
Puerto Rico <sup>5</sup> .....	27,000	81,000	61,300	245,500						
Rhode Island.....	3,280	10,968	7,912	308,007	93.65	28.08	-7	-3.5	+7	+8.0
South Carolina.....	6,665	24,819	19,274	314,038	47.12	12.65	-5	-6	-1	+21.9
South Dakota.....	2,579	8,406	6,312	186,249	72.22	22.16	-1.1	-1.0	-4	+2.4
Tennessee.....	19,832	71,788	53,911	969,147	48.87	13.50	-1.1	-1.1	-11.3	-8.6
Texas.....	15,307	59,667	44,601	801,408	52.36	13.43	-3.0	-2.3	-18.1	-8.2
Utah.....	2,766	9,638	7,121	297,185	107.44	30.83	-2.6	-3.2	-9.2	-7.1
Vermont.....	1,002	3,522	2,723	54,091	53.98	15.36	-1.6	-1.6	-2.5	-1.5
Virgin Islands <sup>6</sup> .....	220	710	630	3,600						
Virginia.....	7,409	27,837	21,209	394,626	53.30	14.19	-1.5	-8	-9.2	-2.8
Washington.....	8,651	29,005	21,110	900,523	104.09	31.05	-4.0	-4.7	-16.4	-10.4
West Virginia.....	16,013	61,584	47,747	1,004,221	60.45	16.31	-1.5	-5	-4.3	+1
Wisconsin.....	8,114	27,567	20,204	905,401	111.59	32.84	-2.5	-2.9	-4.9	-1.0
Wyoming.....	494	1,809	1,357	49,357	99.91	27.28	-8	-1.4	-15.6	-13.3

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. Figures in italics represent program administered without Federal participation. All data subject to revision.

<sup>2</sup> Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.

<sup>3</sup> States with plans approved by the Social Security Administration.

<sup>4</sup> Excludes cost of medical care, for which payments are made to recipients quarterly.

<sup>5</sup> Average payment not computed on base of less than 50 families; percentage change, on less than 100 families.

<sup>6</sup> In addition to these payments from aid to dependent children funds, supplemental payments of \$163,474 from general assistance funds were made to 3,161 families.

<sup>7</sup> Estimated.

**Table 17.—Aid to the permanently and totally disabled: Recipients and payments to recipients, by State, July 1952<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from June 1952 in—	
		Total amount	Average	Number	Amount
<b>Total.....</b>	<b>147,206</b>	<b>\$6,835,570</b>	<b>\$46.44</b>	<b>+1.3</b>	<b>+2.1</b>
Alabama.....	8,563	196,418	22.88	+4	+1.0
Arkansas.....	260	6,911	26.58	+16.6	+15.2
Colorado.....	3,739	192,775	51.56	+4	+4
Delaware.....	139	6,855	49.32	-7	+2.4
Dist. of Col.....	1,285	70,490	54.86	+6	-6.8
Georgia.....	4	150	( <sup>2</sup> )		
Hawaii.....	1,126	52,822	46.91	+1.1	+8
Idaho.....	807	42,500	52.66	0	+2
Illinois.....	3,079	129,565	42.08	+2.3	+3.3
Kansas.....	2,710	139,765	51.57	-1	-1
Louisiana.....	14,923	604,221	40.49	-1	-1
Maryland.....	2,745	131,054	47.74	+2.0	+3.0
Massachusetts.....	5,662	352,310	62.22	+6.7	+7.7
Michigan.....	1,145	71,368	62.33	+5.0	+13.6
Mississippi.....	957	18,466	19.30	+4.0	+4.1
Missouri.....	11,670	546,346	46.82	+9	+1.2
Montana.....	1,107	65,002	58.72	0	+4.4
New Hampshire.....	24	1,278	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
New Jersey.....	1,595	98,978	62.06	-9	-1.3
New Mexico.....	2,247	85,177	37.91	( <sup>2</sup> )	-6.7
New York.....	30,592	1,892,187	61.85	+6	+2.5
North Carolina.....	5,400	152,706	28.23	+4.0	+5.4
North Dakota.....	664	39,370	59.29	+1.7	+2.6
Ohio.....	5,262	235,527	44.76	+2.1	+2.2
Oklahoma.....	2,769	159,615	57.64	+2.9	+14.8
Oregon.....	1,921	134,479	70.00	+1.2	+1.0
Pennsylvania.....	9,799	439,088	44.81	+2	( <sup>2</sup> )
Puerto Rico.....	6,540	56,500			
Rhode Island.....	301	17,070	56.71	+7.9	-5.5
South Carolina.....	4,800	152,084	31.68	+3.1	+2.9
South Dakota.....	236	9,926	42.06	+3.5	+3.5
Utah.....	1,542	89,570	58.09	+4	+6
Vermont.....	210	8,891	42.34	+1.9	+1.4
Virgin Islands.....	20	250			
Virginia.....	3,244	109,015	33.61	+1.7	+1.9
Washington.....	5,329	332,549	62.40	+5	+4
West Virginia.....	3,304	106,454	32.22	+5.7	+5.6
Wisconsin.....	986	62,423	63.31	+1.8	+1.3
Wyoming.....	471	25,415	53.96	+1.7	+1.7

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. All data subject to revision.

<sup>2</sup> Average payment not computed on base of less than 50 recipients; percentage change, on less than 100 recipients.

<sup>3</sup> Increase of less than 0.05 percent.

<sup>4</sup> Decrease of less than 0.05 percent.

<sup>5</sup> Estimated.

**Table 18.—General assistance: Cases and payments to cases, by State, July 1952<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of cases	Payments to cases		Percentage change from—			
		Total amount	Average	June 1952 in—		July 1951 in—	
				Number	Amount	Number	Amount
<b>Total.....</b>	<b>303,000</b>	<b>\$14,655,000</b>	<b>\$48.35</b>	<b>+3.2</b>	<b>+8.7</b>	<b>-6.4</b>	<b>+1.4</b>
Ala.....	156	3,950	25.32	+4.0	+9.3	+45.8	+60.3
Alaska.....	120	5,040	42.00	-4.8	-7.9	( <sup>2</sup> )	( <sup>2</sup> )
Ariz.....	1,348	56,345	41.80	+2.9	-4.3	+17.4	+23.9
Ark.....	2,200	28,908	13.14	-5	+5	-13.1	-12.3
Calif.....	27,469	1,273,996	46.38	-1.1	-1.1	-8.3	-5.6
Colo.....	1,797	78,048	43.43	-7	+6.1	-11.3	+2.6
Conn.....	<sup>3</sup> 3,943	<sup>4</sup> 205,836	52.18	+12.6	+7.2	+7.8	+15.9
Del.....	695	27,308	39.29	-4.0	-5.4	-20.6	-2.0
D. C.....	704	38,738	55.03	-1.4	-10.7	-13.1	-14.2
Fla.....	<sup>5</sup> 5,000	<sup>6</sup> 82,000					
Ga.....	<sup>7</sup> 380	57,946	17.14	-5	( <sup>7</sup> )	+8.9	+12.9
Hawaii.....	1,673	89,696	53.61	-1.1	+1.3	-36.7	-31.9
Idaho.....	141	5,208	36.94	-2.8	-3.0	-30.2	-32.6
Ill.....	26,156	1,519,465	58.09	+3.6	+3.6	-6.7	+3.4
Ind.....	12,957	424,654	32.77	+19.8	+34.7	+56.8	+69.0
Iowa.....	3,332	99,566	29.88	+3.3	+2.7	+3.0	+15.6
Kans.....	1,871	86,314	46.13	+1.0	+1.5	16.5	-7.5
Ky.....	2,662	72,069	27.07	-3.3	-3.6	+1.0	+4.4
La.....	7,113	273,683	38.48	+7	+4	+18.4	+53.2
Maine.....	2,707	112,813	41.67	-8.2	-9.4	-11.6	-10.1
Md.....	2,987	145,155	48.60	+8	+4	-18.1	-12.7
Mass.....	13,763	728,821	52.96	-1.0	+3.9	-20.7	-23.7
Mich.....	16,234	890,678	54.86	-21.9	+4.0	-13.9	+23.4
Minn.....	6,893	362,461	52.58	+28.8	+45.5	+33.2	+54.2
Miss.....	<sup>10</sup> 900	<sup>10</sup> 11,500					
Mo.....	9,202	301,585	32.77	-2	-2.8	-14.0	-7.0
Mont.....	549	16,714	30.44	-3.2	-4.0	-14.4	-8.2
Nebr.....	1,207	44,223	36.64	-4.7	+8	-8.7	-2.8
Nev.....	<sup>8</sup> 300	<sup>9</sup> 9,000	30.00	0	+11.1	-14.3	-14.3
N. H.....	906	40,175	41.59	-10.5	-3.6	-15.5	-3
N. J.....	6,074	393,168	64.73	-1.4	+5	-21.1	-9.7
N. Mex.....	242	5,448	22.51	-8.0	-10.9	-59.0	-57.9
N. Y.....	<sup>11</sup> 40,944	<sup>11</sup> 3,028,564	73.97	-1.2	-4	-21.9	-22.6
N. C.....	2,068	43,749	21.16	-1.6	-3	-12.6	+4.1
N. Dak.....	323	12,254	37.94	+1.9	+13.0	-17.4	-10.8
Ohio.....	25,631	1,134,498	44.26	+28.4	+43.5	+31.0	+47.6
Okl.....	<sup>13</sup> 6,200	<sup>13</sup> 83,623	( <sup>13</sup> )	( <sup>13</sup> )	-15.0	( <sup>13</sup> )	-21.1
Oreg.....	3,995	229,829	57.53	-10.3	-7.6	+7.9	+5.3
Pa.....	24,530	1,509,893	61.55	+30.3	+61.2	+27.7	+62.2
P. R.....	<sup>12</sup> 1,720	<sup>12</sup> 12,100					
R. I.....	4,117	239,669	58.21	+1.0	+2	+2.4	+7.1
S. C.....	2,133	34,159	16.01	+2.5	-3.6	-27.0	-32.4
S. Dak.....	590	16,265	27.57	-5	-2.5	-10.5	-5.9
Tenn.....	2,086	29,781	14.28	-8.7	-2.3	+4.8	+23.3
Tex.....	<sup>10</sup> 6,500	<sup>10</sup> 135,000					
Utah.....	1,161	65,688	56.58	-1.7	+3	+3	+11.1
Vt.....	<sup>14</sup> 1,000	<sup>14</sup> 32,000					
V. I.....	<sup>15</sup> 250	<sup>15</sup> 2,400					
Va.....	1,999	54,658	27.34	-10.8	-14.2	-33.6	-28.6
Wash.....	6,639	352,285	53.06	+1.1	-1.0	-9.8	-10.9
W. Va.....	3,305	84,789	25.65	-2.3	-1.1	-31.0	-20.2
Wis.....	5,038	271,629	53.92	+4.1	+3.4	+5.7	+19.0
Wyo.....	125	4,972	39.78	-8	-15.0	+25.0	+46.4

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. All data subject to revision.

<sup>2</sup> Partly estimated; does not represent sum of State figures because total excludes for Indiana and New Jersey payments made for, and an estimated number of cases receiving, medical care, hospitalization, and burial only.

<sup>3</sup> Percentage change not computed on base of less than 100 cases.

<sup>4</sup> State program only; excludes program administered by local officials.

<sup>5</sup> About 12 percent of this total is estimated.

<sup>6</sup> Partly estimated.

<sup>7</sup> Increase of less than 0.05 percent.

<sup>8</sup> Excludes assistance in kind and cases receiving assistance in kind only and, for a few counties, cash payments and cases receiving cash payments. Amount of payments shown represents about 60 percent of total.

<sup>9</sup> Includes unknown number of cases receiving medical care, hospitalization, and burial only, and total payments for these services.

<sup>10</sup> Estimated.

<sup>11</sup> Includes cases receiving medical care only.

<sup>12</sup> Includes 5,507 cases and payments of \$174,040 representing supplementation of other assistance programs.

<sup>13</sup> Excludes estimated duplication between programs; 2,253 cases were aided by county commissioners and 4,557 cases under program administered by Oklahoma Emergency Relief Board. Average per case and percentage changes not computed.

<sup>14</sup> Estimated on basis of reports from a sample of cities and towns.



# Social Security in Review

**T**HE old-age and survivors insurance program was paying monthly benefits to almost 4.7 million persons at the end of August—an increase of 71,500 from the number a month earlier. This was the largest increase for any month since August 1951. Benefits were being paid at a monthly rate of \$166.4 million—\$4.1 million more than at the end of July and a greater increase than in any other month since November 1950.

The more-than-normal increase in August in the number of monthly benefits being paid was due chiefly to the large number of awards to retired workers who had postponed filing for benefits until the third quarter of 1952. By deferring such action, they were able to acquire 6 quarters of coverage after 1950, which are needed in order to use the new benefit formula in the 1950 amendments. All their wages in those 6 quarters were counted in figuring their old-age insurance benefit amounts, since the 1952 amendments permit immediate use, for this purpose, of wages up to the quarter in 1952 in which the person claimed his benefits. Under the 1950 amendments, wages in the two calendar quarters preceding the quarter in which application for benefits is filed would have been excluded in the initial benefit computation. Thus, in August, these benefits would have been arrived at through use of wages in the 12 months of 1951 and a statutory minimum divisor of 18 months. These initial amounts would, of course, have been recomputed 6 months later to take into account

the wages in the 6 months preceding the quarter of filing. The resulting larger benefits would have been payable prospectively, and the difference between the recomputed and initial benefits would have been payable retroactively to the date of entitlement to the initially computed benefits. Because of the 1952 amendments, however, full-rate benefits computed under the new formula (using only earnings after 1950) were awarded in August for the first time.

The unusually large increase in the total monthly amount of benefits resulted both from the larger number of awards and from the higher benefit amounts produced by use of the new formula. Payments for August are the last to be made at the old rates prescribed by the 1950 amendments, since the increased benefits provided by the 1952 amendments are first effective for the month of September.

Lump-sum death benefits totaling \$4.7 million were awarded to 33,800 persons in August.

**THE DOWNWARD TREND** in the number of persons receiving assistance was resumed in August after the temporary July increase that had been due in large part to the steel strike. Families that came on general assistance in July because of strike-created unemployment began leaving the rolls when the workers were reemployed after the settlement of the dispute in late July. Because of the time lag in reemployment and in the receipt of the first pay checks, however, some of the families were still on the rolls in August. The 3.0-percent decrease

in general assistance from July to August did not quite reduce the caseload to the June level. Recent trends were continued in the other assistance categories, with small but widespread declines in the caseloads for old-age assistance and aid to dependent children, the usual increase in the number of recipients of aid to the permanently and totally disabled, and a small rise in the number receiving aid to the blind.

Total expenditures for public assistance also dropped again in August. The decrease of \$1.5 million more than offset the increase in July and reduced the monthly expenditures to less than \$190 million for the first time in 8 months. Decreases occurred in total payments in general assistance, aid to dependent children, and old-age assistance. The cost of the growing program of aid to the permanently and totally disabled continued to rise, and expenditures for aid to the blind increased slightly.

A decrease of \$2.03 in average payments to general assistance cases reflects at least in part the large number of family cases leaving the rolls following the settlement of the steel strike. Averages in Minnesota, Ohio, and Pennsylvania, which were among the States whose general assistance rolls were most affected by the labor dispute, decreased \$5.49, \$4.32, and \$14.57, respectively. In the other programs, average payments were higher in August than in July in most States, but for the country as a whole the average varied only 3-13 cents from the previous month.

In Oklahoma, maximums on pay-

ments for aid to dependent children were removed, and revised standards of assistance went into effect for that program on August 1. Because of insufficient funds, however, only 80 percent of need could be met. The net result was a decrease of \$2.41 in the average payment to families receiving aid to dependent children. This is in sharp contrast to the increases of \$5-11 in the average payments for old-age assistance, aid to the blind, and aid to the permanently and totally disabled in the previous month, when new standards for these programs went into effect.

In South Carolina a change in the method of determining need, which appreciably affects coverage as well as payments, accounted for a 6-percent drop in the number of families receiving aid to dependent children and a decrease of \$6 in the average payment to these families. This action was taken to keep expenditures within funds available for the fiscal year.

**INDUSTRIAL ACTIVITY** picked up quickly after the strike in the steel industry was settled late in July. Largely as a result of the upswing in employment, though partly because of seasonal influences, the number of claims filed by unemployed workers for benefits under the State unemployment insurance programs showed a substantial decline in August. Initial claims dropped by 52.0 percent to 715,600—a total less than that in any other month since March 1951 and 24 percent less than that a year earlier. The decline was general; every State reported fewer claims than in July. Thirty-eight States reported fewer weeks of unemployment claimed, which represent continuing unemployment; the total of 4,679,600 for the Nation was 11.8 percent less than in July but 7.6 percent greater than in August 1951.

The average weekly number of claimants receiving unemployment insurance benefits rose 12.5 percent above the July average to 979,900. The average weekly benefit of \$24.06 paid for total unemployment in August was the highest in the history

(Continued on page 27)

## Selected current statistics

[Corrected to Oct. 9, 1952]

Item	August 1952	July 1952	August 1951	Calendar year	
				1951	1950
<i>Labor Force</i> <sup>1</sup> (in thousands)					
Total civilian.....	63,958	64,176	64,208	62,884	63,099
Employed.....	62,354	62,234	62,630	61,005	59,987
Covered by old-age and survivors insurance <sup>2</sup> .....					35,164
Covered by State unemployment insurance <sup>3</sup> .....	35,100	34,300	35,200	34,838	32,771
Unemployed.....	1,604	1,942	1,578	1,879	3,142
<i>Personal Income</i> <sup>4</sup> (in billions; seasonally adjusted at annual rates)					
Total.....	\$267.1	\$263.9	\$256.7	\$254.1	\$226.1
Employees' income.....	181.3	177.6	171.4	170.1	145.9
Proprietors' and rental income.....	51.8	52.2	51.5	50.6	45.2
Personal interest income and dividends.....	21.4	21.3	20.5	20.4	19.1
Public aid <sup>5</sup> .....	2.3	2.3	2.3	2.3	2.4
Social insurance and related payments <sup>6</sup> .....	8.0	7.8	7.0	7.0	6.6
Veterans' subsistence allowances <sup>7</sup> and bonuses.....	.5	.7	1.1	1.2	2.2
Miscellaneous income payments <sup>10</sup> .....	2.1	2.3	2.9	2.5	4.5
<i>Old-Age and Survivors Insurance</i>					
Monthly benefits:					
Current-payment status: <sup>11</sup>					
Number (in thousands).....	12 4,680	4,608	4,177		
Amount (in thousands).....	13 \$166,400	\$162,297	\$148,119	\$1,884,531	\$1,018,149
Average primary benefit.....	(14)	\$41.99	\$42.29		
Awards (in thousands):					
Number.....	108	32	119	1,336	963
Amount.....	(15)	\$967	\$3,713	\$42,282	\$26,234
<i>Unemployment Insurance</i> <sup>8</sup>					
Initial claims (in thousands).....	716	1,492	942	10,836	12,251
Weeks of unemployment claimed (in thousands).....	4,680	5,308	4,350	50,393	78,054
Weeks compensated (in thousands).....	4,118	4,006	3,685	41,599	67,880
Weekly average beneficiaries (in thousands).....	980	871	801	797	1,326
Benefits paid (in millions) <sup>14</sup> .....	\$95	\$89	\$75	\$840	\$1,373
Average weekly payment for total unemployment.....	\$24.06	\$22.98	\$21.21	\$21.08	\$20.71
<i>Public Assistance</i>					
Recipients (in thousands):					
Old-age assistance.....	2,646	2,650	2,732		
Aid to dependent children:					
Families.....	572	578	612		
Children.....	1,400	1,501	1,567		
Aid to the blind.....	98	98	97		
Aid to the permanently and totally disabled.....	151	148	111		
General assistance.....	297	307	319		
Average payments:					
Old-age assistance.....	\$15.52	\$15.49	\$15.67		
Aid to dependent children (per family).....	78.28	78.41	73.10		
Aid to the blind.....	60.69	60.62	46.82		
Aid to the permanently and totally disabled.....	46.11	46.19	44.46		
General assistance.....	48.40	48.43	45.80		

<sup>1</sup> Continental United States only. Estimated by the Bureau of the Census, except as noted. Monthly employment figures represent specific week and annual figures, average week (unemployment insurance data represent pay period instead of week).

<sup>2</sup> Estimated by the Bureau of Old-Age and Survivors Insurance. Data for 1951 and 1952 not available.

<sup>3</sup> Data from the Bureau of Employment Security, Department of Labor.

<sup>4</sup> Data from the Office of Business Economics, Department of Commerce. Continental United States, except for employees' income, which includes pay of Federal civilian and military personnel in all areas.

<sup>5</sup> Beginning January 1952, social insurance contributions from the self-employed excluded from total but not deducted from proprietors' income.

<sup>6</sup> Civilian and military pay in cash and in kind, other labor income (except workmen's compensation), mustering-out pay, terminal-leave pay, and Government contributions to allowances for dependents of enlisted personnel. Excludes employee contributions under social insurance and related programs.

<sup>7</sup> Payments to recipients under the 4 special public assistance programs and general assistance.

<sup>8</sup> Includes old-age and survivors insurance benefits; railroad, Federal, State, and local retirement benefits; veterans' pensions and compensation; workmen's compensation; State and railroad unemployment insurance and temporary disability benefits; and readjustment allowances to veterans under the Servicemen's Readjustment Act.

<sup>9</sup> Under the Servicemen's Readjustment Act.

<sup>10</sup> Includes payments under the Government life insurance, national service life insurance, and military and naval insurance programs, the Government contribution to nonprofit organizations, business transfer payments, and recoveries under the Employer's Liability Act for railroad workers and seamen.

<sup>11</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit; calendar-year figures represent payments certified.

<sup>12</sup> Partly estimated.

<sup>13</sup> Not available.

<sup>14</sup> Monthly amounts, gross; annual amounts adjusted for voided benefit checks and benefit refunds.



# Hospitalization Insurance and Hospital Utilization Among Aged Persons: March 1952 Survey

by I. S. FALK and AGNES W. BREWSTER\*

**Current, factual information has been lacking on many points concerned with illness as a cause of insecurity among aged persons. To obtain basic Nation-wide information on some of these matters, a special survey was made in March 1952 through the medium of the monthly Current Population Survey made by the Bureau of the Census. The data collected concern the extent to which persons in the noninstitutional population aged 65 and over own hospitalization insurance, the amount of hospital care they receive, and the methods and resources used to meet their hospital bills. The results of the survey will be published in a monograph, now in preparation; the major findings are summarized in the article that follows.**

IT IS now widely recognized that the costs of hospital and other medical care create serious economic problems for aged persons as for others, and that people need protection against these costs. Indeed, the need for distribution of medical costs among groups of people and over periods of time—through insurance, taxation, or both—is presumably greater for the aged than for younger persons, because older people have more than average amounts of illness and less than average financial resources.

With respect to hospital care for the aged, three basic assumptions have had rather wide acceptance: (1) That older people need more care per capita than the population generally, reflecting the relatively higher morbidity rates of the advanced ages; (2) that they are not receiving the care they need, for many reasons—including lack of hospital resources in many communities, insufficiency

of less expensive facilities suitable for the care of aged persons who need medical supervision but not care for acute illness, limited ability to pay for hospital and other medical care, and inadequate public provisions for hospital care for needy and medically needy persons in many parts of the country; (3) that only a small proportion of the older persons have substantial or comprehensive insurance protection against hospital and other medical costs, because the common forms of voluntary insurance are not readily available to people past age 65 or are purchasable only at prices beyond their means.

These have remained largely assumptions because current factual information has been either fragmentary or completely lacking. Indeed, there has been no substantial quantitative information of current reliability concerning hospital utilization by older persons in the United States, except for limited data concerning needy or other special groups. As a result, it has not been possible to make a careful evaluation of current circumstances and needs of the aged or to undertake altogether reliable program planning for their hospital care, though their lack of economic security when confronted

by expensive illness has been plainly evident and many of its consequences have been recognized.

## Method of the Survey

To assemble some basic Nation-wide information on the ownership of hospitalization insurance by the population aged 65 and over and on the receipt of hospital care by insured and noninsured individuals in those age groups, a special survey was made in March 1952. The field survey was made for the Social Security Administration by the Bureau of the Census, in connection with its regular monthly Current Population Survey that is designed to assemble, on a sample basis, national information concerning the civilian noninstitutional population of the United States. Although designed primarily to provide current statistics concerning employment and unemployment for the *Monthly Report on the Labor Force*, the Current Population Survey is frequently used for special surveys on a wide variety of subjects that lend themselves to inquiry through a scientifically selected sample of households throughout the country.<sup>1</sup>

The Bureau of the Census added to its schedule for the March 1952 survey a series of special questions. These were asked of, or about, persons aged 65 or over in the 25,000 households that constitute the representative survey sample. About 6,000 persons aged 65 and over are among the 60,000 aged 14 and over surveyed monthly. The data collected included,

<sup>1</sup>For a detailed description see Morris H. Hansen and William N. Hurwitz, *Sampling Methods Applied to Census Work*, Bureau of the Census, 1946; and *Concepts and Methods Used in Current Labor Force Statistics Prepared by the Census Bureau*, Labor Force Memorandum No. 5, Bureau of the Census, November 1950.

\*Division of Research and Statistics, Office of the Commissioner, Social Security Administration. The authors are indebted to the Bureau of Old-Age and Survivors Insurance, to the Bureau of the Census, and to the National Office of Vital Statistics of the Public Health Service for their aid and cooperation in making the study.

in addition to the answers to the special questions on insurance ownership and hospital experience, the items covered in the regular monthly inquiries concerning age, sex, race, occupation, industry, and place of residence. Thus, the answers to the special questions could be related to these basic characteristics of the individuals.

The special questions asked of, or about, any person aged 65 or over located in the household were as follows: (1) "Does \_\_\_\_\_ have hospitalization insurance or belong to a plan that covers all or part of the costs of hospitalization?" (2) "Was \_\_\_\_\_ a patient in a hospital any time during 1951?" If the reply to the second question was in the affirmative, it was followed by (3) "How many days, altogether, was \_\_\_\_\_ in the hospital in 1951?" (4) "What is the name of the hospital?" and (5) "How was the hospital bill taken care of?"

The interviewers were instructed to exclude "accident only" and "weekly indemnity" ("cash sickness") insurance. The name of the hospital was requested to enable the schedule editors to exclude hospitalization in mental and tuberculosis institutions without having the interviewers ask probing questions. Care in nursing homes, convalescent homes, or homes for the aged and for incurables was excluded. The final data were confined to care in general and special (short-term) hospitals, regardless of type of control, so that Federal, State, county, city, and private nonprofit and proprietary hospitals were included.

### **Limitations of the Data**

Data collected through a sample are subject to sampling variability. In the present study, the range of possible sampling variability is of known magnitude and can be taken into account when interpreting the results. In addition to sampling variability, there were possible inaccuracies because of the respondent's incomplete knowledge or unreliable memory.

It was recognized in advance that many survey respondents might have faulty ideas about the hospital insurance they owned, especially if an

insurance claim had not been filed, and that there might be some misstatement of the extent of insurance protection. Since the survey could not look into the details of insurance policies, no attempt was made to ascertain the precise scope of the insurance owned or of the kinds and amounts of benefits provided. Consequently, persons reported as owning hospitalization insurance are regarded as having some hospitalization insurance, whether comprehensive or limited in the protection it provides.

Ownership of insurance was recorded as of the survey date, and the ratios of insured persons to all persons aged 65 and over are therefore as of March 1952. When calculating hospitalization rates with reference to insured status, it was assumed that the insured status reported in March 1952 had been continuously maintained in 1951. To the extent that some persons who were hospitalized in 1951 and had insurance then did not have it in March 1952, a slight error arises. However, no non-insured persons in March 1952 reported using insurance to pay hospital bills in 1951. In the converse situation it is unlikely that—in this surveyed population of older persons—many persons who were hospitalized in 1951 and did not have insurance then would have obtained it by March 1952.

Responses concerning the occurrence of a hospital stay and its length are believed to be substantially accurate, though in some instances they may be faulty. The returns are probably highly accurate as to hospital admissions, especially because there were relatively few multiple admissions per surveyed person in the course of the year, but they may contain both overstatements and understatements, probably of offsetting magnitudes, on the number of days spent in the hospital.

A more important limitation on the data concerning hospital care results from the fact that the interviews were held in March 1952 and the data sought were for hospital care received in 1951. As in other surveys that collect information retroactively, this method can provide reasonably accurate information on the amount of hospital care received

by the surveyed population. No error results if the findings are used as an indication of the care received in 1951 by that population. If, however, the results are to be used to indicate the amount of hospital care furnished during 1951 by all the hospitals of the country to all persons who were aged 65 and over at the time they received the care, adjustments must be made.

Such an adjustment is especially necessary with respect to the care furnished in 1951 to persons who were no longer living in March 1952 and therefore not in the surveyed population. The adjustment is of considerable consequence with respect to older persons, because of their relatively high death rates and the relatively large amount of hospital care furnished to those who die in the course of a year. Rates that show the amount of hospital care furnished in 1951 to all persons aged 65 and over, including decedents, are presented after the rates for the March 1952 population have been given in detail.

The Bureau of the Census sample relates to all civilians living within the continental limits of the United States, except inmates of penal institutions, mental institutions, homes for the aged, infirm, and needy, and similar places. The findings are therefore applicable only to the civilian noninstitutional population. Statistical tests indicate that omission of the institutional population aged 65 and over in the survey month—approximately 1 million persons—has only a negligible effect on the hospital utilization rates. This group received such a small amount of care from general and special (short-term) hospitals in 1950, in comparison with those in the noninstitutional population, that hardly any adjustment is needed in arriving at an estimate of total hospital care in such hospitals for all persons aged 65 and over.

### **Ownership of Hospitalization Insurance**

Since the ownership of hospitalization insurance may affect the rate or extent of hospitalization substantially, the findings with respect to insurance are presented first.



The survey indicates that of the 12.0 million persons in the noninstitutional population aged 65 and over in March 1952, about 3.2 million or 26.3 percent had some hospitalization insurance. Table 1 shows the percentage distribution of the 12.0 million with respect to age, sex, race, and other characteristics; it also shows, as percentages of the 12.0 million persons, the number in each subgroup who had hospitalization insurance. The uneven distribution of insurance is evident in many of the subgroups. Several subgroups have a much higher or a much lower proportion insured than 1 in 4—the average for the whole population. Nearly every category in the age bracket 65–69, and all the age-sex categories “in the labor force,” have more than 1 in 4; the nonwhite groups, the farm residents, and those “not in the labor force” have less than 1 in 4.

The percentage distribution of the 3.2 million persons having some hospitalization insurance is shown in table 2. The points noted earlier about the distribution of insurance ownership are even clearer when tables 1 and 2 are compared. Though men constituted 47 percent of the total survey group in March 1952, they represented 54 percent of those with some insurance. Persons aged 65–69 made up 40 percent of the total but 55 percent of the insured group. The nonwhite population accounted for 7 percent of the total but only 3 percent of the insured population. For farm residents, the corresponding percentages were 15 and 9; for persons in the labor force, 23 and 39; and for those not in the labor force, 77 and 61.

**Age, sex, and race.**—The extent and distribution of hospitalization insurance by age, sex, and race are summarized in table 3. As noted earlier, 26.3 percent of the survey group reported having some hospitalization insurance in March 1952. About 30 percent of the men and 23 percent of the women were protected by some kind or amount of insurance against hospital bills. In contrast to 27.5 percent of the aged white population, only 10.5 percent of the aged nonwhite population reported owning insurance.

The prevalence of insurance own-

Table 1.—Noninstitutional population aged 65 and over, by selected characteristics and by ownership of hospitalization insurance, March 1952

Population group	Percentage distribution, by age group				Number aged 65 and over (in thousands)
	65 and over	65-69	70-74	75 and over	
Total.....	100.0	40.1	27.9	32.0	12,096
With some insurance.....	26.3	14.8	6.9	4.8	3,158
Sex:					
Male.....	46.8	19.5	13.1	14.2	5,620
With some insurance.....	14.2	8.2	3.7	2.3	1,705
Female.....	53.2	20.6	14.8	17.8	6,386
With some insurance.....	12.1	6.4	3.2	2.6	1,453
Race:					
White.....	92.7	26.9	25.9	29.9	11,128
With some insurance.....	25.5	14.1	6.8	4.7	3,082
Nonwhite.....	7.3	3.2	1.9	2.2	878
With some insurance.....	0.8	0.5	0.1	0.2	96
Residence:					
Urban.....	63.6	26.1	17.5	20.0	7,640
With some insurance.....	19.3	11.0	5.0	3.3	2,322
Rural-nonfarm.....	21.0	7.7	5.9	7.3	2,522
With some insurance.....	4.6	2.3	1.2	1.1	555
Farm.....	15.4	6.3	4.4	4.7	1,844
With some insurance.....	2.3	1.3	0.7	0.4	280
Employment status:					
In the labor force.....	23.2	14.0	6.2	3.0	2,788
With some insurance.....	10.2	6.9	2.4	0.9	1,225
Male.....	19.1	11.3	5.3	2.6	2,296
With some insurance.....	8.5	5.7	2.0	0.7	1,021
Female.....	4.1	2.7	0.9	0.5	462
With some insurance.....	1.7	1.2	0.4	0.1	204
Not in the labor force.....	76.8	26.1	21.7	29.0	9,218
With some insurance.....	16.1	7.6	4.5	4.0	1,933
Male.....	27.7	8.2	7.8	11.7	3,324
With some insurance.....	5.7	2.5	1.7	1.5	684
Female.....	49.1	17.9	13.9	17.3	5,894
With some insurance.....	10.4	5.2	2.8	2.4	1,249

ership decreased with advancing age among both men and women.<sup>2</sup> Among white men, for example, the reported ownership of insurance decreased from 44 percent for those aged 65–69 to 30 percent for those aged 70–74 and to 16 percent for those aged 75 and over. The proportions with insurance were consistently lower among women than among men. The rates for white women were 33 percent insured at ages 65–69, 23 percent at ages 70–74, and 15 percent at ages 75 and over. The difference between white men and white women in the relative number insured, which was substantial at ages 65–69 (44 percent as against 33 percent) was relatively unimportant at the highest ages (approximately 15 percent in both instances). As will become clear later, these figures reflect the association of insurance ownership and gainful employment and the fact that at the highest ages few of either sex are employed.

**Urban-rural residence.**—Hospitalization insurance was most general

<sup>2</sup> The only exception appears in the case of nonwhite men, a relatively small group for which there was a large probable error in the survey sample.

among urban residents and least among persons living on farms (table 4). The percent with some hospitalization insurance in the total urban group (30 percent) was twice that for farm residents (15 percent). In large measure, these relationships in insurance ownership according to residence also obtained in the age groups 65–69 and 70–74 and for men and women separately. In the highest age group, 75 and over, they still obtained for both sexes but not for men or for women separately. Among the men the residence differences in insurance ownership were much reduced, and among the women they were much increased; the insurance percentage for women on farms was only one-seventh as large as for those in urban areas.

**Employment status.**—Before considering the ownership of hospitalization insurance in relation to employment status, it is important to recall the atypical characteristics of the aged population with respect to this factor. In the first block of columns in table 5, it is seen that only 41 percent of the men and only 8 percent of the women aged 65 and over were in the labor force in March 1952. That

**Table 2.—Insured noninstitutional population aged 65 and over, by selected characteristics, March 1952**

Population group	Percentage distribution, by age group			
	65 and over	65-69	70-74	75 and over
<b>Sex:</b>				
Both sexes	100.0	55.4	26.3	18.3
Male	53.9	31.2	14.1	8.6
Female	46.1	24.2	12.2	9.7
<b>Race:</b>				
White	97.0	53.6	25.7	17.7
Nonwhite	3.0	1.8	0.6	0.6
<b>Residence:</b>				
Urban	73.5	41.8	19.0	12.7
Rural-nonfarm	17.6	8.8	4.6	4.2
Farm	8.9	4.8	2.7	1.4
<b>Employment status:</b>				
In the labor force	38.7	26.2	9.2	3.3
Male	32.3	21.7	7.8	2.8
Female	6.4	4.5	1.4	0.5
Not in the labor force	61.3	29.2	17.1	15.0
Male	21.6	9.5	6.4	5.7
Female	39.7	19.7	10.7	9.3

is, 6 out of 10 men and 9 out of every 10 women were not in the labor force; they were classified as engaged in "keeping house," "unable to work," or "other" (meaning, generally, retired from gainful work). In the second block of columns, it is seen that 44.5 percent of the men in the labor force, but only 20 percent of those not in the labor force, reported having some hospitalization insurance. Among women the percentages with some insurance were similar (41 percent and 21 percent, respectively), though only 8 percent were actually in the labor force.

Among the employed men, 19.5 percent of those employed in agriculture had some hospitalization insurance, a figure similar to that for all insured men not in the labor force (20 percent), and the percentage shows no substantial decline with advancing age. In contrast, more than 55 percent of the aged men employed in nonagricultural industries were reported as having some insurance; the percentage declines sharply with advancing age (from 61 percent at ages 65-69 to 39 percent among those aged 75 and over) but remains consistently above that for men not in the labor force. Among men not in the labor force, the highest insurance percentage is found among those in the ages 65-69 and classified as "other" (33 percent); this percentage, too, declines—to only 15 percent for the oldest group.

Among women not in the labor force, the largest group numerically and the group with the highest percentage of insured persons was that classified as "keeping house." This group probably included most of the women whose insured status resulted from their being dependents of insured men, a fact applying particularly to those aged 65-69. Almost 29 percent of the women in this age group and not in the labor force were covered by some hospitalization insurance, but only 14 percent at ages 75 and over had some insurance.

One subclassification of persons not in the labor force deserves special note. Only 10-11 percent of those in the category "unable to work" had some hospitalization insurance; and the proportion declined from 14-17 percent at ages 65-69 to 9 percent for those aged 75 and over.

**Comment on insurance ownership.**—From the preceding analysis, several key facts emerge with regard to the distribution of hospitalization insurance in the population aged 65 and over. It has become apparent that variations in insured status—especially the higher insurance percentages among men than among women, the higher percentages in the lowest of the three age groups, and the higher percentages among urban than among rural residents—are all related to the wider prevalence of insurance ownership among persons in the labor force and particularly among those employed in nonagricultural industries. In view of the decreasing participation in the labor force as age advances, the almost negligible proportions of women aged 65 and over who are gainfully employed, and—with rising age—the increasing preponderance of women among those not in the labor force, the interrelationship of insurance ownership and of the opportunity to purchase insurance by reason of employment becomes increasingly clear.

The "opportunity" to purchase hospitalization insurance has two facets for persons aged 65 and over—their eligibility for such insurance and their ability to pay the premiums. More than two-thirds of the hospitalization insurance now in force in the United States has been sold as group insurance, principally by Blue

Cross plans and by commercial companies. For older persons as for others, participation in a group—usually a group of employed persons—is a necessary condition to securing the protection afforded by group insurance. Individual insurance policies, although not requiring that the older person belong to a recognized group, may also require work at steady employment as a condition of eligibility. An exception to these generally practiced underwriting rules is the conversion privilege available in a number of Blue Cross plans; this procedure permits older persons, when they retire, to convert their group membership to individually purchased Blue Cross insurance, usually with a higher premium. By its very nature, individually purchased insurance is not accompanied by an employer contribution toward premiums, whether the policy is obtained from a Blue Cross plan or a commercial company, and the premium is higher for the same or even for lesser insurance protection than it is with group insurance.

Fifty-five percent of the insured persons were in the age group 65-69, and 31 percent were men in these ages, though this age group contains only 40 percent of the 12 million people aged 65 and over in the noninstitutional population and men represented less than 20 percent of the 12 million. Twenty-two percent of all the insured persons were men aged 65-69 in the labor force, although this group equaled only 11 percent of the aged population. Among men aged 65-69 who were

**Table 3.—Percent of persons who had some insurance, by age, sex, and race, noninstitutional population aged 65 and over, March 1952**

Sex and race	Age group			
	65 and over	65-69	70-74	75 and over
<b>Both sexes</b>	26.3	36.4	24.8	15.0
White	27.5	38.3	26.1	15.6
Nonwhite	10.5	14.7	7.0	7.6
<b>Male</b>	30.2	42.3	28.2	15.8
White	31.4	43.6	29.9	16.3
Nonwhite	15.7	25.0	8.3	10.3
<b>Female</b>	22.8	30.9	21.7	14.4
White	24.2	33.3	22.8	15.1
Nonwhite	6.3	7.2	5.5	5.3



**Table 4.—Percentage distribution of noninstitutional population aged 65 and over by age and by urban-rural residence and the percent of persons who had some insurance, March 1952**

Residence and sex	Age group			
	65 and over	65-69	70-74	75 and over
Percentage distribution of population				
Total.....	100.0	40.1	27.9	32.0
Urban.....	100.0	41.0	27.5	31.5
Rural-nonfarm.....	100.0	36.9	28.2	34.9
Farm.....	100.0	40.9	28.7	30.4
Percent with some insurance				
Total.....	26.3	36.4	24.8	15.0
Urban.....	30.4	42.4	28.6	16.7
Rural-nonfarm.....	22.0	29.8	20.4	15.0
Farm.....	15.2	20.4	15.6	8.0
Male.....	30.2	42.3	28.2	15.8
Urban.....	35.8	50.0	33.8	16.7
Rural-nonfarm.....	25.7	35.4	24.7	15.8
Farm.....	16.7	21.3	15.2	12.6
Female.....	22.8	30.9	21.7	14.4
Urban.....	26.0	35.3	24.4	16.6
Rural-nonfarm.....	18.4	24.2	16.4	14.3
Farm.....	13.5	19.6	16.2	2.4

employed in nonagricultural industries, 61 percent had some insurance. This concentration is in turn largely responsible for the relatively high rate of insurance ownership among urban residents aged 65-69 and at all ages 65 and over.

Commonly faced with employment as a condition of maintaining group insurance, and with relatively high premiums (with no employer contribution) as a condition of obtaining individual insurance, persons past age 65 and not in the labor force have less opportunity than most persons to obtain hospitalization insurance. Nearly 77 percent of the aged population were not in the labor force, but only one-fifth of these persons had some insurance. Individual insurance usually carries limitations with respect to preexisting diseases or defects, so that its value in furnishing insurance protection may be highly limited. The higher risk rates of older persons are reflected in the higher premiums charged them for commercial individual policies, though this statement is not applicable to Blue Cross. It is not surprising, therefore, that those who can readily participate in groups and who

have income from gainful employment, or dependents of such persons, have most of the hospitalization insurance in the population aged 65 and over.

### **Hospital Care Received in 1951 by the March 1952 Noninstitutional Population**

The special survey questions were designed to determine how many aged people went into general or special (short-term) hospitals within a 12-month period, how long they stayed on the average, and how many days of hospital care (per 100 aged persons in the population) were received. The data on hospital utilization were correlated with the insured status of the population and of the patients in order to measure the relation between insurance protection and hospital utilization.

As noted earlier, the data on hospital utilization in table 6 refer to hospitalization received in 1951 by all persons aged 65 and over and not in institutions who were alive and therefore included in the sample surveyed in March 1952. A second series of rates (table 8) takes into account persons aged 65 and over who became 65 or died after being admitted to a hospital in 1951.

**Age, sex, and race.**—In table 6, the findings of the survey on admissions, length of stay, and days of hospital care are presented for the total surveyed population—insured and noninsured. The average admission rate

for the total group was 7.3 per 100 persons. The distribution by age, sex, and race shows that insured persons had uniformly higher admission rates than the noninsured, except for the small group of insured women aged 75 and over. Admissions among insured persons varied by age and sex from 6.0 to 15.0 per 100, and averaged 10.3. The corresponding range for the noninsured was not so wide, varying from 5.3 to 7.9 per 100, with an average of 6.3. Since there were more persons without insurance than with it, the admission rate for the entire group is closer to that of the noninsured than the insured. In almost all instances the admission rate for women was lower than the comparable rate for men. The rate was much lower for the nonwhite than for the white group, but this difference resulted wholly from the divergence among the noninsured.

Insured persons and the noninsured showed large differences in average length of stay, as in admission, but the relationship is reversed; the average duration was 14.7 days of care for the insured and 27 days for the noninsured. For the two groups combined, it was 22.5 days of care. When age and sex differences are considered, there was not much variation in the average number of hospital days per admission among the insured, with the two exceptions of the nonwhite group (21.8 days) and women aged 75 and over (9.1 days). Except in this last age group,

**Table 5.—Percentage distribution of noninstitutional population aged 65 and over by age, sex, and employment status, and the percent of persons who had some insurance, March 1952**

Employment status	Percentage distribution of population, by age group				Percent with some insurance, by age group			
	65 and over	65-69	70-74	75 and over	65 and over	65-69	70-74	75 and over
Male, total.....	100.0	41.6	28.0	30.4	30.2	42.3	28.2	15.8
In the labor force.....	40.9	24.2	11.3	5.4	44.5	50.9	38.3	29.3
Employed.....	39.2	22.8	11.0	5.4	45.2	52.2	38.2	29.7
In agriculture.....	11.2	5.1	3.7	2.3	19.5	22.5	16.5	17.5
In nonagricultural industries.....	28.2	17.7	7.3	3.1	55.4	60.9	49.3	38.8
Unemployed.....	1.7	1.4	0.3	0.0	26.8	23.3	21.4	0.0
Not in the labor force.....	59.1	17.4	16.7	25.0	20.4	30.5	24.4	12.8
Keeping house.....	0.5	0.2	0.1	0.2	15.4	33.3	10.6	8.5
Unable to work.....	14.3	3.2	3.1	8.0	10.9	17.2	23.9	15.1
Other.....	44.4	14.0	13.6	16.8	23.5	33.4	23.9	15.1
Female, total.....	100.0	38.8	27.7	33.5	22.8	30.9	21.7	14.4
In the labor force.....	7.7	5.1	1.7	1.0	41.2	44.0	43.1	23.3
Not in the labor force.....	92.3	33.7	26.1	32.5	21.3	28.9	20.3	14.1
Keeping house.....	78.7	31.5	23.8	23.4	22.8	29.5	21.0	15.7
Unable to work.....	9.8	1.4	1.3	7.1	10.1	13.6	14.0	8.6
Other.....	3.8	0.8	1.0	2.0	18.0	32.0	13.3	14.9

insured women stayed longer in the hospital on the average than insured men. One group—men aged 70-74—distorted the averages of the noninsured. A relatively small number of admissions among this group accounted for a disproportionate number of days of care, because some of the men remained in the hospital a full year. With this one exception, women stayed longer on the average than men in all instances among the noninsured, as among the insured.

Even with their higher-than-average admission rates, insured persons had a somewhat smaller amount of hospital care (days per 100 persons) than the noninsured, because their average length of stay per admission was so much below that for the noninsured. The whole group received 165 days' care per 100 persons; the insured among them used 151 days and the noninsured used 170 days. Among the noninsured, nonwhite persons had less than half as much hospital care as white persons; among the insured, the relationship was nearly the reverse. Women, despite their longer average stay per admis-

sion, received fewer days of hospitalization per 100 than men, but there are variations in this relationship when insured and noninsured persons are compared.

It is important to note that the data in table 6 show a striking lack of progression in the rates with advancing age. Regardless of which of the three types of rates is examined, no regular or steady progression is seen. This condition is equally true for any group, whether insured or not. If only the two age groups 65-69 and 75 and over are compared, however, there is evidence of increased hospital utilization for the oldest group; but the rates for the age group 70-74 are sometimes higher and sometimes lower than the rates for the other age groups. A partial explanation for this finding, as will be discussed later, lies in the fact that persons who died during 1951 were not included in the survey.

**Urban-rural residence.**—The three residence categories—urban, rural-nonfarm, and farm—proved to be markedly different in the extent to which they used hospital facilities.

Measured in days of hospital care per 100 persons, the urban population received the largest amount of hospital care—184 days per 100 persons—and the farm population the least—86 days per 100 persons.

One of the most striking points to observe in the first block of table 6 is the relatively high admission rates of the insured farm groups; since these admissions were accompanied by average stays only moderately less than those for the other groups, the resulting days of hospital care per 100 persons (208) were higher than the average for all groups. The noninsured farm group, much larger than the insured group, had both low admission rates and very short average stays; they had only 5.5 admissions per 100 persons, the average stay was less than 12 days, and the members of this group received only 64 days of hospital care per 100 noninsured.

The urban and rural-nonfarm groups were not greatly different in the number of days of hospital care per 100 persons received in 1951, but the similarity tends to conceal the fact that their admission rates and average lengths of stay show substantial differences. When the insured population is considered, the urban and the rural-nonfarm groups also had similar days of hospital care per 100 persons, and in this instance similar admission rates and durations. This similarity did not obtain, however, for the separate sex subgroups; urban men had a somewhat lower admission rate and a shorter average stay than rural-nonfarm men, but the reverse was true for women.

Among the noninsured the urban group averaged 12 more days per admission than the rural nonfarm group, although its rate of admission was lower. The long stays resulted in 34 days of care per admission in the noninsured urban group and 201 days per 100 noninsured persons.

It is evident that any consideration of hospital utilization by different residence groups must take into account both the extent of insurance ownership and the sex of the recipients of hospital care.

**Employment status.**—It will be noted, in the lowest segment of table 6, that admission rates were slightly

Table 6.—Hospital utilization in 1951 among the noninstitutional population aged 65 and over in March 1952, by selected characteristics

Population group	Admissions per 100 persons			Hospital days per admission			Hospital days per 100 persons		
	Total	With some insurance	With no insurance	Total	With some insurance	With no insurance	Total	With some insurance	With no insurance
<b>Age and sex:</b>									
Both sexes.....	7.3	10.3	6.3	22.5	14.7	27.0	165	151	170
65-69.....	7.8	10.2	6.5	18.0	13.9	21.6	141	141	140
70-74.....	6.9	10.6	5.7	31.0	14.9	40.9	213	158	232
75 and over.....	7.1	10.2	6.6	21.5	16.5	22.8	153	168	150
<b>Male.....</b>	8.2	11.6	6.8	22.3	14.6	28.0	184	169	190
65-69.....	9.6	11.8	7.9	14.1	13.3	14.9	135	158	118
70-74.....	6.8	8.7	6.1	41.5	13.2	57.3	283	114	350
75 and over.....	7.7	15.0	6.3	20.6	19.8	20.9	158	298	132
<b>Female.....</b>	6.5	8.8	5.9	22.6	14.7	26.2	148	130	154
65-69.....	6.2	8.0	5.4	23.6	15.1	29.3	146	121	157
70-74.....	6.9	12.8	5.3	21.8	16.3	25.5	151	208	135
75 and over.....	6.7	6.0	6.8	22.3	9.1	24.2	149	54	165
<b>Race:</b>									
White.....	7.6	10.3	6.6	22.4	14.3	27.1	170	148	178
Nonwhite.....	4.1	10.9	3.3	25.1	21.8	26.4	103	237	88
<b>Residence:</b>									
Urban.....	7.1	9.8	6.0	25.8	14.9	33.6	184	145	201
Male.....	8.3	11.2	6.6	25.3	13.9	36.1	220	156	240
Female.....	6.2	8.1	5.5	26.4	16.3	31.6	164	133	175
Rural-nonfarm.....	8.2	9.5	7.8	19.9	15.2	21.6	164	144	169
Male.....	9.3	12.3	8.3	20.6	17.5	22.2	192	215	184
Female.....	7.2	6.8	7.3	19.1	7.6	21.6	137	52	157
Farm.....	7.0	16.2	5.5	12.4	13.7	11.7	86	208	64
Male.....	6.7	12.2	5.6	12.7	13.8	12.2	85	168	69
Female.....	7.2	19.6	5.3	12.1	13.5	11.2	87	266	59
<b>Employment status:</b>									
In the labor force.....	6.4	8.5	4.7	12.6	12.0	13.5	81	102	64
Male.....	6.9	9.2	5.1	12.2	11.8	12.8	85	108	66
Female.....	3.8	5.1	2.8	16.3	13.8	19.5	61	70	55
Not in the labor force.....	7.6	11.4	6.6	25.0	15.9	29.1	190	181	193
Male.....	9.1	15.0	7.6	27.6	17.3	32.9	252	258	250
Female.....	6.8	9.4	6.1	22.9	14.8	26.4	156	139	160



higher and that average length of stay was about twice as high among persons not in the labor force as among those in the labor force. As a result, days of hospital care per 100 were more than twice as many for the former as for the latter.

The concentration of insurance ownership among the employed made the differentiation by insured status of great importance when measuring the hospitalization rates of persons in the labor force and those not in the labor force.

Considering first the insured in the two groups, it is evident that those in the labor force received a much smaller amount of hospital care than those not in the labor force. Their admission rate is lower—8.5 per 100 compared with 11.4—their average stay is 4.0 days shorter per admission, and their days of care per 100 persons are only a little more than half those of insured persons not in the labor force. For the insured women in the labor force the rates are especially low. The highest rate for any insured group is found for men not in the labor force.

Among the noninsured, persons in the labor force had strikingly low rates, in marked contrast to those not in the labor force. The three types of rates are different for men and women; nonworking women enter the hospital less often, remain a somewhat shorter time on the average, and therefore receive many fewer days of hospital care per 100 persons than the nonworking men.

**Length of hospitalization.**—The average duration of 22.5 hospital days per admission for all hospital cases in the surveyed population and the averages of 15 and 27 days among the insured and noninsured persons conceal the variations in length of individual cases—from 1 day to the whole year (table 7). Of all persons hospitalized, 83 percent had stays of less than 31 days; the comparable figures were 89 percent among the insured and 80 percent among the noninsured. In other words, the proportion of hospitalized persons with less than 31 days was larger among the insured (who had higher admission rates, as shown in table 6) than among the noninsured. For the whole group, hospital stays of less than 31

**Table 7.—Hospitalized persons and days of hospital care in 1951, by specified durations and insured status, among the noninstitutional population aged 65 and over in March 1952**

Durations	Total	With some insurance	With no insurance
Hospitalized persons, percent.....	100.0	100.0	100.0
Receiving less than 31 days of care.....	82.8	88.7	79.6
Receiving 31-365 days of care.....	17.2	11.3	20.4
Hospital days, percent.....	100.0	100.0	100.0
Persons receiving less than 31 days of care.....	41.2	65.3	33.7
Persons receiving 31-365 days of care.....	58.8	34.7	66.3
Days, to the 31st.....	20.7	20.6	20.7
Days, beyond the 30th.....	38.1	14.1	45.6
Hospitalized persons, percent.....	100.0	100.0	100.0
Receiving less than 61 days of care.....	93.0	97.9	90.4
Receiving 61-365 days of care.....	7.0	2.1	9.6
Hospital days, percent.....	100.0	100.0	100.0
Persons receiving less than 61 days of care.....	59.7	90.6	49.9
Persons receiving 61-365 days of care.....	40.3	9.4	50.1
Days, to the 61st.....	16.7	7.7	19.5
Days, beyond the 60th.....	23.6	1.7	30.6

days accounted for 41 percent of the days of hospital care; among the insured, hospital stays of that duration accounted for more than 65 percent of the days and among the noninsured for only 34 percent.

Seventeen percent of the hospitalized persons stayed in the hospital for more than 30 days in a year, and they received 59 percent of all the days of hospital care—38 percent of them days beyond the thirtieth. Among the insured, the days beyond the thirtieth accounted for 14 percent, and among the noninsured for 46 percent.

Only 7 percent of the hospitalized persons had 61 or more days of hospitalization in the year, but they received 40 percent of all the hospital days of care; more than half of this 40 percent represented days after the sixtieth. Among the persons owning insurance, the 2 percent with long hospitalization received 9 percent of the days of care; 10 percent of the noninsured had 50 percent.

This type of tabulation is useful in indicating the effect of restricting days of hospital care in an insurance plan to a maximum of 30 or 60 days—

or to some other number—in a year. It shows that such limitations do not affect a large proportion of hospitalized persons but may drastically limit the proportion of days covered by insurance, because even relatively few cases with long durations can have a substantial effect on the count of hospital days.

### **Hospital Care Received by All Persons Aged 65 and Over in 1951**

It was noted earlier, in connection with certain limitations to be observed in using the results of the survey, that the data on hospital utilization describe the hospital care received in 1951 by the population surveyed in March 1952. The data are useful in their own right, especially since they invite analyses not hitherto possible for current or recent data. They need adjustment, however, if they are to be used to indicate the amount of care furnished in 1951 by all the hospitals of the country to all persons who were aged 65 and over when they received care. A subtraction must be made for hospital care recorded in the survey for persons who were aged 65 in March 1952 but under that age during part or all of the year 1951, and an addition must be made for hospital care received in 1951 by persons aged 65 and over who died during that year.

The need for these adjustments may be seen even more clearly if we consider a hypothetical situation. Assume the existence of a stationary population of persons aged 65 and over for the year 1951. During the year it will gain persons who complete their sixty-fourth year and become 65. On the average, in the course of 1951, each of these new entrants lives one-half year at the average hospitalization risk rate for persons aged 64, and one-half year at the average risk rate for persons aged 65. Only approximately half the hospital care they receive during the year should therefore be counted as care furnished to persons aged 65 and over. Also, in the course of the year, this stationary population will lose an equal number of persons through death. On the average, each of these decedents lives one-half year in 1951; but their hospitalization is

much higher than is indicated by the risk rate for all persons aged 65 and over—possibly because they have a higher average age than do all persons aged 65 and over, and certainly because the admission rates for decedents are much higher than those for survivors.

The actual aged population differs from this hypothetical one since it increases each year. Almost 1 million persons reach age 65 and about 750,000 die during the year. While the two groups nearly balance in number, the decedents account for a great deal more hospital care than those entering the population group, so that the groups do not offset each other with respect to hospital utilization.

A reduction for those who were under age 65 for part or all of 1951 was made by assuming that those entering the age group 65-69 had admission rates and durations of hospital stay similar to those recorded for the surveyed population at these ages (table 6). These sex-specific rates were applied to one-half the number of men and one-half the number of women who had their sixty-fifth birthday between January 1951 and January 1952.

An addition for decedents involved several steps. First, place of occurrence of death for a 10-percent sample of deaths among persons aged 65 and over was determined separately, by sex, for the three age groups used throughout this study.<sup>3</sup> The distribution by place of occurrence was applied to the total number of deaths reported for 1951 for persons aged 65 and over, giving the numbers that occurred in that year in general and special hospitals, in other types of institutions, and at home or in locations other than institutions. Thus, the 750,000 deaths that occurred in 1951 among persons aged 65 and over may be considered in three categories: (a) the 230,000 that occurred in general and special hospitals, (b) the 90,000 that occurred in other institutions—those for mental disease or tuberculosis, nursing homes, prisons,

and so on—and (c) the 430,000 deaths that took place outside institutions.

Next, each death in (a) was counted as one admission; terminal cases admitted to hospitals in 1950 were assumed to offset multiple admissions in 1951 among these decedents. The deaths in (b) were ignored, because these persons were not part of the noninstitutional population and available data indicate that they received only a statistically negligible amount of general and special hospital care in 1951 before entering the institutions in which they died. For those in (c), the age-sex specific hospital admission rates found for the surveyed population (table 6) were applied to half the number of deaths in each age-sex group. Then the estimated number of admissions for each age-sex group in (a) and (c) was assigned the average length of stay reported for the surveyed population, giving the number of hospital days to be added for these decedents.

Admissions and days of care derived from the survey data were then reduced by the estimates for those who reached age 65 in 1951, and they were increased by the estimates for the decedents. These adjusted figures were applied to the 1951 average noninstitutional population aged 65 and over, derived by applying the March 1952 age-sex proportions to the Census Bureau estimates for the 1951 midyear population aged 65 and over (both sexes 11,728,000, men 5,504,000, and women 6,224,000). The adjusted admissions and days of care per 100 persons are shown in table 8.<sup>4</sup>

In the adaptation of the hospitalization data to a concept that reflects all hospital care received by anyone who was aged 65 or over in 1951, the days of care resulting may be slightly overstated or understated for the two adjustments, if the average duration of hospital stay of persons reaching age 65 or of decedents differs much from that of the surveyed population. The probability is in the direction of overstatement with respect to the decedents, but no applicable data on the average length of terminal hos-

pitalized illnesses were readily available to test this point.

Unfortunately, adjustments similar to these for age and sex could not be made for residence, employment status, or insurance ownership.

The figures shown in table 8 indicate, in terms of admissions and days of hospital care, the total amount of hospital care furnished in 1951 by all general and special (short-term) hospitals to all persons in the civilian noninstitutional population aged 65 and over. Such data as are available indicate that only a relatively small amount of care is furnished by these hospitals to the institutional population. The adjusted rates may therefore be regarded as indicative of the hospital care furnished to all persons aged 65 and over.

Omissions for persons aged 64 and additions for the decedents increased the admission rate by 27 percent—from 7.3 to 9.3 per 100 persons. The number of days of care received increased by 24 percent—from 165 to 205 days per 100 persons. The changes in the admission rates and in the hospital days per 100 persons, by age and sex, range from an almost negligible proportion for those aged 65-69 (about 9-10 percent) up to about 40 percent for women aged 75 and over and about 52 percent for men of that age. In this series, both admission rates and rates of hospital days rise regularly with increasing age among the women but not among the men; progression in the latter group is still distorted by the figures for the age group 70-74, which had low admission rates but long average durations.

### Methods of Paying Hospital Bills

When making the March 1952 survey, the enumerators were instructed to ask any person aged 65 and over who had been hospitalized how his hospital bill had been met. The alternatives given were (1) by self or spouse, (2) by relatives, (3) through insurance, (4) no charge, and (5) in other ways. More than one method of payment could be indicated, and a fourth of the hospitalized persons did use more than one source or method to meet the bills. The findings have been analyzed by the hospitalized person's age, residence, and

<sup>3</sup> Data from the National Office of Vital Statistics sample of 1949 death certificates, analyzed by machine tabulations by the Bureau of Old-Age and Survivors Insurance.

<sup>4</sup> Since the average length of stay of each admission that was added or subtracted was assumed to be the same as for surveyed population, the length of stay per admission was unchanged by the adjustment and is not shown in table 8.



labor-force status, as well as by sex and insured status, but space does not permit inclusion of the detailed analyses here. The analyses showed that for persons in the age groups 65-69 and 75 and over, however, help from relatives other than the spouse was important; care with no charge was most common for the age group 70-74; and payment by insurance, or by insurance supplemented by private means, decreased markedly as age advanced.

The rural-nonfarm group, among the different residence categories, received the highest proportion of care with no charge; the proportion was higher for the women than for the men in this group. Among those not in the labor force, 20 percent of the women and 30 percent of the men had care with no charge. Only a small proportion of hospitalized farm residents had care with no charge; the proportion who financed the care themselves or with assistance from relatives was much higher than the average.

More than half the employed men who were hospitalized reported using insurance alone or along with other resources, but only a third of the hospitalized nonworking men used insurance.

Table 9 summarizes some of the findings; it permits comparisons of the sources or methods of payment used by the insured and the noninsured and shows the differences between sources used by men and women in meeting the bills. In the whole group of hospitalized persons, 76 percent used only a single source. Of these, 38 percent met their hospital bills unaided, 14 percent had hospital care with no charge, and 13 percent had adequate hospital insurance (35 percent of the hospitalized persons were covered by some insurance). Among those with insurance (43 percent of the hospitalized men and 27 percent of the hospitalized women), the insurance proved entirely adequate for 46 percent of the men but paid the entire costs for only 18 percent of the women. A greater percentage of noninsured men than noninsured women received care with no charge; relatives assumed entire responsibility for payment for a larger percentage

**Table 8.—Hospital utilization in 1951 among the noninstitutional population aged 65 and over in March 1952<sup>1</sup> and among the noninstitutional population aged 65 and over at the time of receiving hospital care,<sup>2</sup> by sex and age**

Sex and age	Admissions per 100 persons			Hospital days per 100 persons		
	Survey population, March 1952	1951 population (adjusted)	Percentage increase	Survey population, March 1952	1951 population (adjusted)	Percentage increase
Both sexes.....	7.3	9.3	27.4	165	205	24.2
65-69.....	7.8	8.6	10.3	141	154	9.2
70-74.....	6.9	8.9	29.0	213	259	21.6
75 and over.....	7.1	10.4	46.5	153	223	45.8
Male.....	8.2	10.5	28.0	184	229	24.5
65-69.....	9.6	10.5	9.4	135	148	9.6
70-74.....	6.8	9.3	36.8	283	337	19.1
75 and over.....	7.7	11.7	51.9	158	241	52.5
Female.....	6.5	8.2	26.2	148	184	24.3
65-69.....	6.2	6.8	9.7	146	159	8.9
70-74.....	6.9	8.7	26.1	151	189	25.2
75 and over.....	6.7	9.4	40.3	149	208	39.6

<sup>1</sup> Confined to the living population aged 65 and over in March 1952.

<sup>2</sup> Includes persons aged 65 and over who died in

1951, and excludes persons who were aged 64 when hospitalized.

of women than of men.

The second part of table 9 was prepared to reflect the extent to which each source, whether alone or in combination with another source, was used to meet the hospital bill. For the group as a whole, the patient or spouse contributed toward the bill in 59 percent of the instances of hospitalization, meeting it entirely in 38 percent of the cases and contributing to it in 21 percent of the cases. The immediate family (patient, spouse, or relative) assisted 72 percent of the patients to meet the bill. Insurance played a part in 31 percent of the cases. Among the insured, of course, insurance was the principal source, though it was supplemented by other means for 53 percent of the cases and was the only source used for 36 percent. Care with no charge is a negligible factor among insured persons but an important element among those without insurance; 22 percent of the latter had hospital care with no charge.

Insured men had the help of insurance in a greater proportion of cases than insured women. Noninsured men had comparatively less help from relatives than noninsured women and relied more often on care with no charge.

The table shows that even among the insured, with their relatively short stays in the hospital, assistance from the family was needed in the majority of cases of hospitalized illness. Among those with no insurance, help from relatives alone, or in addi-

tion to the contribution of the patient or his spouse, was received by 22 percent of the cases (17 percent of the men and 25 percent of the women).

This table reflects only the experience of those who received hospital care. It must be kept in mind that there were undoubtedly many aged persons, unwilling to call on relatives or to accept free care, who went without such care. This possibility is suggested by the relatively low utilization rates among the noninsured. Once admitted to a hospital, the noninsured have longer-than-average stays; but it is also significant that they have lower-than-average admission rates.

### Summary and Conclusions

The results of the survey appear to confirm and now give quantitative dimensions to some widely accepted assumptions regarding the need and receipt of hospital care by the aged and their problems in paying hospital bills.

The major findings about hospitalization insurance in the surveyed population may be briefly summarized as follows. Slightly more than a fourth of the aged population had some hospitalization insurance in March 1952. Whether of comprehensive or limited scope, the insurance was unevenly distributed. Proportionately more men than women had insurance; the white population had proportionately nearly three times as many with insurance as the nonwhite

**Table 9.—Method of payment of hospital bills and percent of hospitalized persons, among the noninstitutional population aged 65 and over in March 1952, using specified sources to pay hospital bills, by sex and insured status, 1951**

Source of payment	Total			Male			Female		
	Total	With some insurance	With no insurance	Total	With some insurance	With no insurance	Total	With some insurance	With no insurance
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Payment from a single source.....	76.1	45.4	92.8	75.2	54.8	90.9	77.0	30.0	94.1
By person or spouse.....	38.1	6.7	55.1	33.5	6.0	54.5	42.9	8.0	55.5
By relative.....	10.2	1.5	15.0	4.6	—	8.2	16.0	4.0	20.4
By insurance.....	12.6	35.8	—	20.1	46.4	—	4.8	18.0	—
By others.....	1.3	0.7	1.6	2.1	1.2	2.7	0.5	—	0.7
No charges.....	13.9	0.7	21.1	14.9	1.2	25.5	12.8	—	17.5
Payment from multiple sources.....	23.9	54.6	7.2	24.8	45.2	9.1	23.0	70.0	5.9
Payment from single or multiple sources involving: <sup>1</sup>									
Person or spouse.....	58.8	53.7	61.5	57.3	48.9	63.6	59.8	62.0	59.8
Person, spouse, and relative.....	72.2	62.7	77.3	62.9	51.3	71.8	81.1	82.0	81.6
Relative.....	18.1	11.2	21.9	10.8	2.4	17.3	25.5	26.0	25.4
Insurance.....	31.2	88.8	—	39.7	91.7	—	21.9	84.0	—
Others.....	1.6	0.7	2.0	2.1	1.2	2.7	1.0	—	1.4
No charges.....	14.7	1.5	21.9	14.9	1.2	25.5	14.3	2.0	18.9

<sup>1</sup> Not additive.

<sup>2</sup> Includes a few instances of payment by patient

plus free care, relative plus free care, and relative and other.

population. Such insurance as was owned at the time was heavily concentrated in the age group 65-69 and was most common among urban residents and among persons in the labor force—especially those with nonagricultural employment.

The finding that 26 percent of the civilian noninstitutional population aged 65 and over had some kind or amount of hospitalization insurance in March 1952 may be contrasted with the 56 percent of the civilian population of all ages<sup>5</sup> and 60 percent of the civilian population under age 65 who were reported as insured at the end of 1951. There was wider ownership of hospitalization insurance among aged persons than had been previously estimated on the basis of fragmentary data, but the survey data confirm that the older population has lagged far behind the general population in the extent to which they have acquired some insurance protection against the costs of hospitalization.

The frequency of hospitalization and the amount of hospital care received varied in the older ages by sex and by age as well as by other population characteristics. Men aged 65 or over had higher hospital admission

<sup>5</sup> Health Insurance Council, *Annual Survey: Accident and Health Coverage in the United States as of December 31, 1951*, New York, June 1952.

rates than women, but their stays, except in the age group 70-74, were on the average shorter than those of the women. Urban residents received more days of hospital care per 100 persons than farm residents. Those in the labor force received fewer days of care than those not in the labor force.

Insured persons had higher hospital admission rates than noninsured persons in all the categories used to classify the population aged 65 and over, but in most instances insured persons had shorter hospital stays than the noninsured so that their days of hospital care per 100 persons were lower than the comparable figures for the groups with no insurance.

The survey provided data that tend to confirm as still valid the assumption that older people receive and presumably need more hospital care than younger persons. Measured in terms of days of hospital care in general and special hospitals, persons aged 65 and over, including decedents, received about 205 days of care per 100 persons in 1951, while the general population (including the aged) received about 113. If admitted to a hospital, the aged persons remained 22 days on the average; the average length of stay for the general population was 10.1 days. Admissions per 100 persons were, how-

ever, lower for the aged population (9.3) than for the general population (11.2).<sup>6</sup>

The following comparison between persons aged 65 and over as reported in the present survey and those reported in the two previous national surveys indicates trends over the past 15-20 years.

Year and survey	Admissions per 100 persons	Hospital days per admission	Hospital days per 100 persons
1929-31, Committee on the Costs of Medical Care <sup>1</sup> .....	6.1	24.6	150
1935-36, National Health Survey <sup>2</sup> .....	5.0	29.0	146
1951, present survey.....	9.3	22.0	205

<sup>1</sup> Selwyn D. Collins, "Frequency and Volume of Hospital Care for Specific Diseases in Relation to All Illnesses Among 9,000 Families, Based on Nationwide Periodic Canvasses, 1928-31." *Public Health Reports*, Sept. 25, 1942, p. 1207. (Combination of data in table 1 for surgical and nonsurgical cases.)

<sup>2</sup> G. St. J. Perrott, Marcus S. Goldstein, and Selwyn D. Collins, *Illness and Health Services in an Aging Population: Health Status and Health Requirements of an Aging Population*, Federal Security Agency, Public Health Service Publication No. 170, 1952, table 4, page 10.

In the interval there has been an increase of about 50 percent in the admission rate, and though the average length of stay declined somewhat, the amount of hospital care increased about one third.

Despite recognized increases in hospital utilization in the recent past, there is a common assumption that older persons are not getting the amount of hospital care they need. It is difficult to test this factually, because "need" is hard to define or to measure. Some inferences, though no clear-cut confirmation, can be drawn from the survey data, which tend to indicate the validity of this assumption. For example, insured persons appear to have been better-than-average risks in the aged population. The durations of their hospital stays were shorter than those of the noninsured, they required fewer days per 100 persons than the noninsured, and yet their admission rates were higher. This was equally true whether or not these persons were in the labor force. If it is inferred that the insured per-

<sup>6</sup> Rates for the general population based on "Hospital Service in the United States," *Journal of the American Medical Association*, May 10, 1952, table G, p. 151.



sons entered hospitals more freely because the financial barrier was lowered or removed, their admission rates may approximate their real need. If their rates are not exaggerated by overhospitalization, it follows that some of the noninsured, deterred by higher economic barriers, went without needed care, since the admission rate of the whole noninsured group was only about 60 percent that of the insured. Other indirect evidence of the same nature is found in the fact that certain groups received less care than would be indicated by comparison with other groups. The nonwhite and farm groups were in this category.

The low admission rates of the noninsured farm residents suggest a correlation between unavailability of facilities, or distance from facilities, and admission to the hospital. That this can be only a partial explanation, however, of the low utilization rates of this group as measured in hospital days received is evident from the relatively high admission rates for the insured farm population. A somewhat similar indication of financial barriers to needed care is seen from comparisons of the insured and noninsured by race. In this instance it is possible that the insured nonwhite persons who had relatively high hospital utilization rates may have been in the main urban dwellers with relatively easy access to hospitals and that the noninsured may have been largely rural residents. A possible lack of facilities for care of the chronically ill is not germane to these points as an explanation for failure to get needed care, since care in special institutions for the chronic sick, in nursing homes, or similar places was not included in the data.

The analysis of methods of meeting hospital bills points to the problems encountered by those who are hospitalized and suggests that the hospitalization insurance reported among persons aged 65 and over varies widely in the amount of protection it affords. Three-fourths of the hospitalized persons relied on a single source to meet the hospital bill, but a fourth had to use more than one. More than half of those with insur-

ance had to supplement the insurance with other means. Among the insured, 46 percent of the men but only 18 percent of the women had insurance whose benefit provisions were sufficient to meet the entire hospital bill, suggesting wide differences in the amount of protection.

The findings suggest that various inadequacies in the insurance protection (such as limitations on dependents' benefits, limitations on the number of days of hospital care for which the insurance will pay, fixed indemnity amounts per day of care that are less than the charges made by the hospitals, and exclusion of chronic and other conditions from the terms of the insurance contract) are probably all reflected in the high percentage of insured hospitalized persons who had to supplement their insurance by using other personal resources, or receive help from relatives in meeting the hospital bills. In the absence of a cross tabulation of the individual method of paying the bill with the duration of the individual case, some of these points cannot be verified even though it is known that only a small percent of the insured hospitalized persons had stays longer than 30 days.

It is worth recalling that among those who were hospitalized, 15 percent—22 percent among the noninsured persons but less than 2 percent among the insured persons—received their hospital care without charges from the hospital. This substantial amount of "free" hospital care among older people must not, however, be interpreted as meaning that all who could not pay hospital bills received care without charge. Care with no charge to the patient, because the burden is assumed either by the hospital or by public aid or private charity, has been unevenly available in different parts of the country. It is therefore not surprising that, even apart from those whose bills were paid by themselves, by insurance, or by both, a third of the hospitalized persons had their bills paid in whole or in part by relatives or others. Indeed, 45 percent of the noninsured hospitalized persons were unable to finance their hospital care without

supplemental help from other sources.

The insured, too, for whom their insurance benefits probably met a large part of the direct payments they had to make at the time of hospitalization, had to have supplemental funds more often than not. Persons entirely without any of these sources for supplemental help with hospital bills may never have entered the hospital.

The farm families were outstanding in the extent to which they reported financing their own hospital care—70 percent paid their bills entirely by themselves or only with help from relatives. That they were able to assume responsibility for their own care in such a high proportion of cases may have been due to the relatively low cost of their periods of hospitalization, since their admissions were fewer and their durations shorter than those of other groups. The converse may, however, be true—that hospital admission rates were low and hospital stays were short among farm families because they could not afford a greater frequency and a larger amount of care, that "free" care was less available, and that many could not afford hospital care at all and did not receive it. Wider ownership of insurance with more comprehensive benefits, or broader public provisions, or both, would probably alter the picture.

As noted earlier, the survey shows that the ownership of hospitalization insurance is more extensive among those aged 65 and over than had been indicated by previously available data. But this finding should not obscure the fact that insurance still extends to only one-fourth of this population. Much wider and more comprehensive protection against hospital costs is needed, whether achieved through private or public insurance, tax-supported services, or both. The meager financial resources of large proportions of the older population suggest that, if the need is to be met through insurance, its ownership after age 65 should not be dependent on employment status or on ability to pay uniform (or perhaps any) premiums after retirement from the labor force.

# Notes and Brief Reports

## Federal Credit Unions, 1951

Provision of convenient credit union facilities is an essential part of the effort to promote habits of thrift

—one of the major purposes for which the Federal credit union system was established. Each charter is issued to a group of persons with interests in common and defines in

specific terms the group that it may serve. The facilities are organized to meet their convenience and accordingly are set up where the members live, work, or attend church or meetings of their labor unions, lodges, or farm organizations.

The success of this policy is evi-

Number of operating Federal credit unions and number of members, by type of membership, December 31, 1950 and 1951

Type of membership	Number of Federal credit unions		Members							Average shares per member	
	Dec. 31, 1951	Dec. 31, 1950	Potential number, Dec. 31, 1951	Actual number		Average per credit union		Ratio of actual to potential membership		Dec. 31, 1951	Dec. 31, 1950
				Dec. 31, 1951	Dec. 31, 1950	Dec. 31, 1951	Dec. 31, 1950	Dec. 31, 1951	Dec. 31, 1950		
All credit unions.....	5,398	4,984	6,091,569	2,463,898	2,126,823	456	427	40.4	39.3	\$185	\$170
Associational groups, total.....	770	713	1,047,499	202,831	179,602	263	252	19.4	18.6	161	147
Cooperatives.....	165	161	295,207	37,122	33,510	225	208	12.6	11.3	177	163
Fraternal and professional.....	189	175	143,802	44,371	38,785	235	222	30.9	29.8	217	202
Religious.....	268	239	357,121	73,702	63,436	275	265	20.6	21.6	138	126
Labor unions.....	148	138	251,369	47,636	43,871	322	318	19.0	17.9	132	115
Occupational groups, total.....	4,509	4,162	4,886,881	2,234,929	1,925,366	496	463	45.7	44.6	188	173
Amusements.....	10	10	6,740	4,969	4,795	497	480	73.7	67.8	403	360
Automotive products.....	178	149	506,497	128,111	105,137	720	706	25.3	21.9	146	129
Banking and insurance.....	67	56	33,075	18,691	16,746	279	299	56.5	57.9	212	188
Beverages.....	33	31	21,159	12,003	10,735	364	346	56.7	50.1	179	154
Chemicals and explosives.....	118	107	104,816	63,389	52,240	537	488	60.5	55.2	196	178
Construction and materials:											
Lumber.....	31	28	17,346	10,107	9,343	326	334	58.3	57.0	173	155
Other.....	57	54	42,031	23,485	21,052	412	390	55.9	50.5	188	170
Educational:											
Colleges.....	49	46	37,883	13,620	11,577	278	252	36.0	35.4	141	128
Schools.....	251	238	164,970	70,894	63,585	282	267	43.0	42.0	201	179
Electric products.....	151	145	247,087	114,298	96,109	757	663	46.3	43.8	187	170
Food products:											
Bakery, grocery, and produce.....	75	71	37,751	22,840	21,364	305	301	60.5	62.1	196	181
Dairy.....	67	64	27,559	19,343	18,163	289	284	70.2	68.1	221	192
Meat packing.....	40	38	14,939	9,854	9,132	246	240	66.0	66.3	219	200
Other.....	99	95	67,652	39,769	36,342	402	383	58.8	56.8	303	286
Furniture.....	30	30	9,935	6,505	6,439	217	215	65.5	63.3	192	182
Glass.....	56	52	67,400	40,875	37,333	730	718	60.6	56.9	196	181
Government:											
Federal.....	564	517	815,729	310,016	254,638	550	493	38.0	37.9	143	131
Local.....	228	206	225,488	116,349	101,953	510	495	51.6	51.4	229	218
State.....	71	63	55,232	24,005	21,380	338	339	43.5	43.5	158	138
Hardware.....	62	57	39,796	24,845	22,249	401	390	62.4	59.2	211	191
Hotels and restaurants.....	27	25	14,585	6,721	6,580	249	263	46.1	46.4	129	123
Laundries and cleaners.....	24	21	5,728	3,216	2,994	134	143	56.1	55.3	100	103
Leather.....	22	19	8,249	4,373	3,402	199	179	53.0	48.9	144	132
Machine manufacturers.....	172	162	214,283	106,576	82,787	620	511	49.7	45.7	217	189
Metals:											
Aluminum.....	25	24	22,717	9,298	9,465	372	394	40.9	42.8	135	116
Iron and steel.....	190	170	337,221	124,544	106,508	655	627	36.9	36.3	190	171
Other.....	104	97	79,564	47,088	41,904	453	432	59.2	53.4	206	183
Paper.....	87	84	70,326	44,336	38,764	510	461	63.0	61.2	184	177
Petroleum.....	274	262	221,081	143,393	130,504	523	498	64.9	63.1	247	233
Printing and publishing:											
Newspapers.....	63	62	32,090	20,566	19,285	326	311	64.1	61.1	230	216
Other.....	44	42	17,997	11,321	11,508	257	274	62.9	57.2	194	169
Public utilities:											
Heat, light, and power.....	137	130	79,301	54,590	50,170	398	386	68.8	69.7	182	171
Telegraph.....	10	10	3,844	2,751	2,690	275	269	71.6	69.9	207	185
Telephone.....	105	95	154,236	79,086	70,012	753	737	51.3	49.3	177	162
Rubber.....	36	24	69,043	15,793	12,015	439	501	22.9	22.0	145	130
Stores.....	209	188	187,883	95,639	84,076	458	447	50.9	50.9	176	171
Textiles.....	106	97	90,972	48,315	43,283	456	446	53.1	47.3	156	157
Tobacco products.....	3	3	2,800	1,921	1,598	640	533	68.6	57.1	91	82
Transportation:											
Aviation.....	31	29	235,323	82,788	60,178	2,671	2,075	35.2	38.5	231	203
Bus and truck.....	76	66	40,042	23,178	18,265	305	277	57.9	51.0	160	162
Railroads.....	231	221	245,179	122,804	110,302	532	499	50.1	50.0	171	152
Other.....	82	77	61,892	37,885	37,896	462	491	61.2	61.5	188	171
Miscellaneous.....	214	197	149,440	74,779	60,928	349	309	50.0	49.7	175	159
Residential groups, total.....	119	109	157,189	26,138	21,855	220	201	16.6	16.9	152	132
Rural community.....	84	75	94,426	18,170	14,900	216	199	19.2	19.9	167	142
Urban community.....	35	34	62,763	7,968	6,955	228	205	12.7	12.8	118	112



dent from the fact that, at the end of 1951, more Federal credit unions were serving more persons than ever before. Assets, the amount of shareholdings of members, and the amount outstanding in loans were also at all-time highs.

Detailed information on the Federal credit unions operating in 1951 and 1950, grouped by type of membership, is shown in the accompanying table. Federal Government employees had the largest number (564) of operating Federal credit unions. The group of 274 credit unions serving petroleum industry employees was second in size, and those for religious groups, numbering 268, were third.

Federal credit unions serving Federal Government employees also had the greatest net gain (47) in number during the year. Religious groups and automotive industry employee groups also had substantial increases, with 29 each.

An outstanding development during the year was the chartering and organization of 18 Federal credit unions to serve the employees of a large chain of stores. As of December 31, 1951, these 18 credit unions had total assets of more than \$1 million and were serving 11,400 members.

The largest membership of any group of Federal credit unions was in those serving Federal Government employees. Their members numbered 310,016; the increase of 55,378 was the largest for any group. Credit unions serving employees of the petroleum industry had the second largest membership (143,393); automotive products employee groups were third (128,111). The increase of 23,789 in the membership of credit unions serving the machine manufacturing industry was second only to that in the Federal Government employee groups and brought the total to 106,576.

## Employers, Workers, and Wages, Fourth Quarter 1951

During October-December 1951 the number of workers (not including the newly covered self-employed)

**Estimated number of employers<sup>1</sup> and workers and estimated amount of wages in covered employment under old-age and survivors insurance, by specified period, 1940-51<sup>2</sup>**

[Corrected to Oct. 1, 1952]

Year and quarter	Employers reporting wages <sup>3</sup> (in thousands)	Workers with taxable wages during period <sup>4</sup> (in thousands)	Taxable wages <sup>5</sup>		All workers in covered employment during period <sup>6</sup> (in thousands)	Total payrolls in covered employment <sup>7</sup>	
			Total (in millions)	Average per worker		Total (in millions)	Average per worker
1940.....	2,500	35,393	\$32,974	\$932	35,393	\$35,668	\$1,008
1941.....	2,646	40,976	41,848	1,021	40,976	45,463	1,110
1942.....	2,655	46,363	52,939	1,142	46,363	58,219	1,256
1943.....	2,394	47,656	62,423	1,310	47,656	60,653	1,402
1944.....	2,469	46,296	64,426	1,392	46,296	73,340	1,584
1945.....	2,614	46,392	62,945	1,357	46,392	71,500	1,543
1946.....	3,017	48,845	69,088	1,414	48,845	79,200	1,623
1947.....	3,246	48,908	78,372	1,602	48,908	92,449	1,890
1948.....	3,298	49,018	84,122	1,716	49,018	102,255	2,086
1949.....	3,316	46,796	81,808	1,748	46,796	99,989	2,137
1950 <sup>8</sup> .....	3,340	48,100	87,498	1,819	48,100	109,804	2,283
1951 <sup>9</sup> .....	4,200	56,000	110,900	1,960	56,000	133,800	2,389
1943							
January-March.....	1,971	36,537	15,462	423	36,537	15,760	431
April-June.....	2,008	37,483	16,561	442	37,557	17,400	463
July-September.....	1,998	37,682	15,838	420	38,057	17,498	460
October-December.....	2,001	36,016	14,562	404	37,593	18,995	505
1944							
January-March.....	2,010	36,326	17,362	478	36,326	17,696	487
April-June.....	2,048	36,893	17,284	468	36,992	18,185	492
July-September.....	2,038	37,301	16,243	435	37,732	18,359	486
October-December.....	2,039	35,629	13,537	380	37,789	19,109	506
1945							
January-March.....	2,076	35,855	17,874	499	35,855	18,262	509
April-June.....	2,149	35,854	17,541	489	35,949	18,558	516
July-September.....	2,176	35,684	14,982	420	36,285	17,261	476
October-December.....	2,199	33,598	12,548	373	35,973	17,478	486
1946							
January-March.....	2,287	36,038	16,840	467	36,038	17,397	483
April-June.....	2,416	38,055	17,845	469	38,153	19,079	500
July-September.....	2,478	39,670	17,709	446	40,228	20,222	503
October-December.....	2,513	37,945	16,694	440	39,930	22,562	565
1947							
January-March.....	2,509	38,765	20,805	537	38,765	21,497	555
April-June.....	2,587	39,801	20,655	519	40,175	22,245	554
July-September.....	2,617	40,255	19,555	486	41,155	23,035	560
October-December.....	2,609	37,448	17,357	463	40,748	25,672	630
1948							
January-March.....	2,588	39,560	23,080	583	39,560	23,923	605
April-June.....	2,660	40,245	22,708	564	40,524	24,668	609
July-September.....	2,699	40,585	21,150	521	41,675	25,700	617
October-December.....	2,661	36,790	17,184	467	41,540	27,964	673
1949							
January-March <sup>8</sup> .....	2,639	38,200	23,376	612	38,200	24,254	635
April-June <sup>8</sup> .....	2,693	38,970	22,571	579	39,250	24,570	626
July-September <sup>8</sup> .....	2,697	38,805	20,160	520	39,820	24,971	627
October-December <sup>8</sup> .....	2,602	35,400	15,701	444	39,160	26,194	669
1950							
January-March <sup>8</sup> .....	2,671	37,400	23,490	628	37,400	24,316	650
April-June <sup>8</sup> .....	2,766	39,500	24,052	609	39,800	26,210	659
July-September <sup>8</sup> .....	2,768	40,700	22,382	550	41,900	28,165	672
October-December <sup>8</sup> .....	2,741	37,300	17,574	471	41,600	31,113	748
1951							
January-March <sup>8</sup> .....	3,520	45,000	30,200	671	45,000	30,900	687
April-June <sup>8</sup> .....	3,600	46,000	30,600	665	46,300	32,900	711
July-September <sup>8</sup> .....	3,590	46,000	27,500	598	47,300	34,000	719
October-December <sup>8</sup> .....	3,600	43,000	22,600	525	47,500	36,000	738

<sup>1</sup> Number corresponds to number of employer returns. A return may relate to more than 1 establishment if employer operates several separate establishments but reports for concern as a whole.

<sup>2</sup> Data exclude joint coverage under the railroad retirement and old-age and survivors insurance programs.

<sup>3</sup> Quarterly and annual data for 1937-39 were presented in the *Bulletin* for February 1947, p. 31; quarterly data for 1940 were in the *Bulletin* for August

1947, p. 30; quarterly data for 1941 and 1942 were in the *Bulletin* for February 1948, p. 31.

<sup>4</sup> A description of these series and quarterly data for 1940 were presented in the *Bulletin* for August 1947, p. 30; quarterly data for 1941 and 1942 were in the *Bulletin* for February 1948, p. 31.

<sup>5</sup> Preliminary.

<sup>6</sup> Preliminary; includes data for new coverage under the 1950 amendments, except for newly covered self-employed persons and their earnings.

with wages taxable under old-age and survivors insurance is estimated at 43 million, or 15.3 percent higher than in the fourth quarter of 1950. Their average taxable wages were estimated at \$526—an increase of 11.7 percent.

In the entire calendar year 1951, according to preliminary estimates, 56 million persons received taxable wages amounting to \$110.9 billion—increases of 16.4 percent and 26.7 percent, respectively, from 1950. The average taxable wage of \$1,980 was 8.9 percent more than the average a year earlier. The increases in covered employment and average taxable wages resulted from the rise to \$3,600 in the maximum taxable wage and the extension of coverage, effective January 1, 1951; to some extent they also resulted from the growth in economic activity.

From the third to the fourth quarter of 1951, on the other hand, the number of workers with taxable wages and the average taxable wage declined 6.5 percent and 12.0 percent, respectively. These declines followed the seasonal pattern observed in past years and resulted from the operation of the limitation on taxable wages.

The extension of coverage, the increase in the maximum taxable wage, and the continuing expansion of economic activity are also evident in the increases shown in the number of employees and amount of wages paid in covered employment in the fourth quarter of 1951. The number of workers in covered employment, not including the self-employed, is estimated at 47.5 million, an increase of 0.4 percent from the third quarter of 1951 and of 14.2 percent from the fourth quarter of 1950. Total payrolls in covered employment amounted to an estimated \$36 billion, an increase of 5.9 percent from the total for the preceding quarter and 15.7 percent from the corresponding quarter of 1950. Earnings of the average worker in covered employment, estimated at \$758, were 5.4 percent greater than the average for the third quarter of 1951 and 1.3 percent greater than that for the fourth quarter of 1950.

It is estimated that 3.6 million employers paid taxable wages in October–December 1951 and 4.2 mil-

lion in the calendar year 1951, increases of 31 percent and 26 percent from the number in the fourth quarter of 1950 and the calendar year 1950.

## Amendments to the Civil Service Retirement Act

Only one major law dealing with the civil-service retirement system was enacted by the Eighty-second Congress in its second session (Public Law 555, signed by President Truman on July 15, 1952). A minor amendment (Public Law 548) was also adopted; it permits continued coverage of congressional employees in certain instances of death or resignation of the Member of Congress for whom they worked. No significant legislation dealing with the program was enacted during the first session of this Congress.

The primary purpose of Public Law 555 was to provide a cost-of-living increase in the annuities of persons already on the rolls. Effective September 1952, increases are made for most annuitants—not only retired employees but also survivor annuitants—whose annuities commenced on or before April 1, 1952. The amounts of the increase depend upon the beginning date of the annuity and are shown in the following table; these amounts are subject to certain maximum provisions.

Commencing date of annuity	Monthly increases
Oct. 2, 1951–Apr. 1, 1952.....	\$3
Apr. 2, 1951–Oct. 1, 1951.....	6
Oct. 2, 1950–Apr. 1, 1951.....	9
Apr. 2, 1950–Oct. 1, 1950.....	12
Oct. 2, 1949–Apr. 1, 1950.....	15
Apr. 2, 1949–Oct. 1, 1949.....	18
Oct. 2, 1948–Apr. 1, 1949.....	21
Apr. 2, 1948–Oct. 1, 1948.....	24
On or before Apr. 1, 1948.....	27

In no case is the increase to exceed 25 percent of the previous annuity, nor can the increase bring the total annuity to more than \$180 a month.

As an illustration of how the maximum provisions operate, consider the case of an individual whose annuity commenced in January 1950. If his annuity before the amendments had

been less than \$60 a month, he would receive a 25-percent increase. If he had been receiving \$60–165, the increase would be a flat \$15. His annuity would be raised by an amount sufficient to bring the total up to \$180 if he had been receiving more than \$165 but less than \$180, and he would receive no increase if the previous annuity had been \$180 or more.

The justice of the method as it relates to retired employees may readily be seen. In general, because of the rising trend in wages in the past decade, the employee who retired some years ago had, for the same job classification, a lower average salary to be used for computation of his annuity than did the employee who retired more recently.

The method of increase as it relates to survivors is less logical, since the amount given is not necessarily, as would seem to be proper, dependent on the date the employee died or retired, but rather on the date the survivor annuity began. As an example of the anomalies resulting, the situations of two employees who retired in July 1948 with identical work histories, and thus identical annuities, may be compared. Assume that one died shortly after retirement and the other died in May 1952—both leaving widows eligible for immediate annuities of, say \$100 a month. The two widows receive identical annuities up through August 1952, but thereafter one widow will receive \$24 more than the other.

The increase is payable to each survivor annuitant in the family or, in other words, not only to the widow but also to all child survivors. For survivor children where the mother is present, the provision that the increase shall not exceed 25 percent will apply in many instances, since under the basic law there is a maximum of \$30 a month for a child's annuity. If there are three or more children in the family, the maximum is even lower—\$25 a child for a 3-child family, \$19 for a 4-child family, and so on.

Still another matter of interest is the way that the benefit increases apply to individuals who have made deposits under the supplementary, voluntary annuity system set up in conjunction with the civil-service re-



retirement program and to individuals who have made optional purchases of service credit. In both instances the \$180 maximum applies, with the result that some individuals may be unfairly penalized by their previous thrift.

An employee, for example, who retired in January 1949 with a basic annuity of \$159 per month and who had made voluntary deposits sufficient to purchase an additional \$21 (or more) per month does not receive any increase under the provisions of the new legislation. If he had not made this deposit (and perhaps had saved the money through other means—buying life insurance or an annuity, for example, or Government bonds), he would have received an increase to the same \$180. A similar situation prevails in the case of an individual who made an optional deposit to purchase service credit for which he had not contributed currently; under certain circumstances his annuity would be the same as if he had not made the deposit.

These increases are not a permanent part of the system. They will cease to be effective if the consumers' price index of the Bureau of Labor Statistics is less than 169.9 (the level for April 1948) for three consecutive months. It seems rather unlikely that the increase will be terminated for this reason in the near future, since in July 1952 the index was 190.8. In any event, the increase will not extend beyond June

1955, and it will be in effect until then only if a congressional appropriation is made for the additional cost of the increases for the fiscal years 1953-54 and 1954-55. If such appropriation is not made, the increases will be effective only through June 1954.

The cost of the annuity increases is to be borne by the civil-service retirement and disability fund for at least the period September 1952-June 1953. The provision would seem to mean that eventually congressional appropriations will have to be made that will meet the increased cost. If Congress does not make an appropriation for the increased cost for the fiscal years 1954 and 1955, then the fund will have to bear the additional cost for July 1953 to June 1954. In that event, increased cost to the Government will also be involved. The preceding discussion assumes that the increases will not be withdrawn because of the provision relating to a substantial fall in the price level.

The legislation also permits an annuitant to waive his rights to any portion of his annuity—either the basic annuity or the increase granted by the new law—for any length of time he wishes. The provision prevents some inequitable situations in connection with certain types of pensions from the Veterans Administration, which are subject to a means test on an "all or none" basis. The civil-service annuity or the increase

might push a veteran's income over the maximum and result in complete forfeiture of his pension. For example, veterans are denied non-service-connected pensions if their income exceeds \$1,400 a year for single men and \$2,700 for married men. A single veteran who receives a civil-service annuity of \$1,300 a year could receive his full veteran's pension, but he would forfeit the entire amount if his annuity were increased by \$9 a month. This provision was introduced so that he could waive enough of his civil-service annuity to permit receipt of the full pension from the Veterans Administration.

The new legislation further provides for the creation of a Committee on Retirement Policy for Federal Personnel, consisting of a chairman appointed by the President, and the Secretary of the Treasury, the Secretary of Defense, the Chairman of the Board of Governors of the Federal Reserve System, the Director of the Bureau of the Budget, and the Chairman of the Civil Service Commission. This committee is to study all retirement systems for Federal personnel and make its report by the end of 1953. In particular, the study is to be focused on the current financial status of the several systems and the most desirable methods of financing them. Moreover, the relationship of these systems to one another and to the old-age and survivors insurance program are to be investigated.

# Recent Publications\*

## Social Security Administration

BREWSTER, AGNES W. *Independent Plans Providing Medical Care and Hospitalization Insurance in 1949 in the United States: 1950 Survey.* (Division of Research and Statistics, Bureau Memorandum No. 72.) Washington: U. S. Govt. Print. Off., 1952. 122 pp. Processed.

A survey of plans in operation in 1949; gives data on enrollment, benefits, and finances. Limited free distribution; apply to the Division of Research and Statistics, Office of Commissioner, Social Security Administration, Washington 25, D. C.

WHITE, RUTH. *Medical Care in Public Assistance, 1946. Summary Report.* (Public Assistance Report No. 16.) Washington: Bureau of Public Assistance, June 1952. 127 pp. Processed.

Summarizes a 1946 study, based on detailed records kept by 20 States and information on program administration submitted by 22 additional States. Limited free distribution; apply to the Bureau of Public Assistance, Social Security Administration, Washington 25, D. C.

## General

*America's Manpower Crisis: The Report of the Institute of Manpower Utilization and Government Personnel, Stanford University, August 22, 23, and 24, 1951.* Robert A. Walker, editor. (Publication No. 106.) Chicago: Public Administration Service, 1952. 191 pp. \$3.

ANDREWS, F. EMERSON. *Corporation Giving.* New York: Russell Sage Foundation, 1952. 361 pp. \$4.50. Includes discussion of the scope and problems of corporation giving, the beneficiaries, and legal and tax factors.

BIONDO, B. *L'Ordinamento Della Previdenza Sociale e i Progetti di Riforma.* (2d rev. edition.) Trento: Arti Grafiche Saturnia, 1950. 445 pp.

The various general compulsory Italian social insurance programs and

the special provisions for public employees and certain other special groups. Includes a general summary as well as reviews of retirement, health, accident, and unemployment insurance.

BUSTOS A., JULIO. *La Seguridad Social: La Previsión y la Medicina Social en Chile en 1950.* Santiago, Chile: Ministerio de Salubridad, Previsión y Asistencia Social, 1952. 122 pp.

Summarizes Chilean social insurance developments in general, reports on the medical services of the workers' compulsory insurance fund, and reviews the work of the main funds for salaried employees during 1950.

KATIAL, C. L. "State Insurance Scheme." *Indian Labour Gazette*, Delhi, Vol. 9, Apr. 1952, pp. 817-822.

Describes the Employees' State Insurance Scheme that was inaugurated in India in February 1952.

LAROQUE, PIERRE. "International Problems of Social Security." *International Labour Review*, Geneva, Vol. 66, July 1952, pp. 1-29; Aug. 1952, pp. 113-141. 60 cents.

"Analyzes the various concepts underlying the social security laws, and considers the situation as regards conflicts of laws and equality of treatment of aliens and nationals."

LEWIS, BEN W. *British Planning and Nationalization.* New York: The Twentieth Century Fund, 1952. 313 pp. \$3.

Includes a chapter on the National Health Service.

*The Manual of Corporate Giving.* Beardsley Ruml, editor. Washington: National Planning Association, 1952. 415 pp. \$6.75.

Discusses policy and administration and the problems and possibilities in each field of corporate giving.

MAXWELL, JAMES A. *Federal Grants and the Business Cycle.* New York: National Bureau of Economic Research, Inc., 1952. 122 pp. \$2.

Includes an analysis of public assistance grants in relation to the business cycle that points out some of the defects in the system of categorical grants and discusses proposed changes.

MOORTHY, M. VASUDEVA. "Educational, Recreational, Health and Housing Services for the Industrial Worker and His Family." *Indian*

*Journal of Social Work*, Andheri, Bombay, Vol. 12, Mar. 1952, pp. 384-393. \$1.

PHELPS, HAROLD A., and HENDERSON, DAVID. *Contemporary Social Problems.* (4th ed.) New York: Prentice-Hall, Inc., 1952. 536 pp. \$5.

TAX FOUNDATION. *Trends in State Expenditures, 1940-1951: An Analysis of State Spending During and After World War II.* (Project Note No. 30.) New York: The Foundation, 1952. 30 pp.

U. S. DEPARTMENT OF LABOR. BUREAU OF LABOR STATISTICS. *Family Income, Expenditures, and Saving in 1950.* (Bulletin No. 1097.) Washington: U. S. Govt. Print. Off., July 1952. 55 pp. 30 cents.

A preliminary report summarizing the results of the Survey of Consumer Expenditures, which was made as part of the program for revision of the consumers' price index.

U. S. DISPLACED PERSONS COMMISSION. *Memo to America: The DP Story. Final Report . . .* Washington: U. S. Govt. Print. Off., 1952. 376 pp. \$1.

Describes the resettlement of more than 400,000 displaced persons in the United States.

## Retirement and Old Age

DESMOND, THOMAS C. "The Plight of the Elderly." *Today's Health*, Chicago, Vol. 30, Aug. 1952, pp. 18-22. 35 cents.

FEDERAL SECURITY AGENCY. COMMITTEE ON AGING AND GERIATRICS. *Fact Book on Aging.* Washington: U. S. Govt. Print. Off., 1952. 62 pp. 30 cents.

FERDERBER, MURRAY B. "Rehabilitation of the Aging." *Minnesota Welfare*, St. Paul, Vol. 7, June 1952, pp. 10-19.

INDELMAN, ROCHELLE. "The Application of Two Basic Case Work Concepts in Work with Older Persons." *Jewish Social Welfare Quarterly*, New York, Vol. 28, June 1952, pp. 388-395. \$2.

SCHWARTZ, MEYER. "Communal Planning for the Mentally Ill in Jewish Homes for the Aged." *Jewish Social Service Quarterly*, New York, Vol. 28, June 1952, pp. 378-387. \$2.

## Employment

BANTA, K. VERNON. "The Physically Handicapped as a Source of Manpower." *Employment Security Review* (Continued on page 20)

\* Prepared in the Library, Federal Security Agency. Orders for the publications listed should be directed to publishers and booksellers; Federal publications for which prices are listed should be ordered from the Superintendent of Documents, U. S. Government Printing Office, Washington 25, D. C.



# Current Operating Statistics

Table 1.—Selected social insurance and related programs, by specified period, 1940-52

[In thousands; data corrected to Oct. 7, 1952]

Year and month	Total	Retirement, disability, and survivor programs										Unemployment insurance programs				
		Monthly retirement and disability benefits <sup>1</sup>				Survivor benefits				Temporary disability benefits <sup>2</sup>		State laws <sup>10</sup>	Service-men's Readjustment Act <sup>13</sup>	Railroad Unemployment Insurance Act <sup>11</sup>		
		Social Security Act	Railroad Retirement Act	Civil Service Commission <sup>3</sup>	Veterans Administration <sup>4</sup>	Monthly				Lump-sum <sup>5</sup>						
						Social Security Act <sup>6</sup>	Railroad Retirement Act <sup>7</sup>	Civil Service Commission <sup>8</sup>	Veterans Administration <sup>9</sup>	Social Security Act	Other <sup>9</sup>					
Number of beneficiaries																
1951																
August		2,858.1	262.9	167.6	2,378.9	1,318.4	148.1	31.6	1,016.1	36.7	11.2	28.0	30.7	801.0	1.1	24.6
September		2,896.7	263.3	168.4	2,381.2	1,335.8	148.9	32.3	1,016.2	32.8	8.7	26.8	28.6	757.8	.8	20.7
October		2,932.9	263.9	169.2	2,385.5	1,357.9	150.6	33.2	1,018.6	37.0	10.6	27.6	32.9	712.8	.5	21.2
November		2,960.6	264.7	170.2	2,388.7	1,371.6	151.0	33.9	1,019.4	30.5	9.0	26.6	31.5	749.3	.7	30.9
December		2,993.9	267.1	171.0	2,391.0	1,385.1	149.7	34.5	1,020.3	27.8	8.3	27.2	28.9	797.3	.7	31.6
1952																
January		3,030.6	284.0	171.7	2,392.6	1,402.7	149.7	35.4	1,028.7	39.3	8.9	27.6	38.3	1,185.2	.9	48.3
February		3,056.2	308.1	172.5	2,393.8	1,419.6	150.5	36.2	1,031.3	38.8	8.6	28.7	28.6	1,146.4	.8	48.3
March		3,076.9	324.4	173.3	2,398.1	1,435.2	151.4	37.2	1,029.6	40.0	11.1	33.1	28.3	1,112.8	.6	41.0
April		3,094.4	336.2	173.9	2,403.5	1,454.2	152.3	38.2	1,036.4	40.2	13.2	32.1	27.4	992.6	.4	35.6
May		3,104.8	343.2	174.8	2,412.2	1,469.8	153.2	39.1	1,040.4	37.7	12.2	30.2	23.8	918.4	.3	25.6
June		3,109.5	348.9	175.6	2,418.0	1,484.3	154.2	39.8	1,042.0	35.9	11.6	32.4	24.7	918.1	.3	31.6
July		3,120.3	352.7	176.5	2,424.4	1,488.2	154.5	40.6	1,044.2	28.4	12.1	32.6	26.9	870.9	.3	68.6
August		(11)	354.7	178.3	2,429.3	(12)	154.6	41.3	1,047.2	31.9	11.2	30.7	33.1	979.9	.2	72.8
Amount of benefits <sup>14</sup>																
1940	\$1,188,702	\$21,074	\$114,166	\$62,019	\$317,851	\$7,784	\$1,448		\$105,696	\$11,736	\$12,267			\$518,700		\$15,961
1941	1,085,488	55,141	119,912	64,933	320,561	25,454	1,559		111,799	13,328	13,943			344,321		14,537
1942	1,130,721	80,305	122,806	68,115	325,265	41,702	1,603		111,193	15,038	14,342			344,084		6,268
1943	921,465	97,257	125,795	72,961	331,350	57,763	1,704		116,133	17,830	17,255	\$2,857		79,643		917
1944	1,118,798	119,009	129,707	77,193	456,279	76,942	1,765		144,302	22,146	19,238	5,035		62,385	\$4,215	582
1945	2,065,566	157,391	137,140	83,874	697,830	104,231	1,772		254,238	26,135	23,431	4,669		445,866	126,630	2,359
1946	5,149,761	230,285	149,188	94,585	1,268,984	130,139	1,817		333,640	27,267	30,610	4,761		1,094,850	1,743,718	39,917
1947	4,700,827	299,830	177,053	106,876	1,676,029	153,109	19,283		382,515	29,517	33,115	26,024	\$11,368	776,165	970,542	39,401
1948	4,510,041	366,887	208,642	132,852	1,711,182	176,736	36,011	\$918	413,912	32,315	32,140	35,572	30,843	793,265	510,167	28,599
1949	5,694,080	454,483	240,893	158,973	1,692,215	201,369	39,257	4,317	477,406	33,158	31,771	59,066	30,103	1,737,279	430,194	103,566
1950	5,357,432	718,473	254,240	175,787	1,732,208	299,672	43,884	8,409	491,579	32,740	33,578	70,880	28,099	1,373,426	34,653	59,804
1951	5,641,957	1,361,046	268,733	196,529	1,647,938	323,485	49,527	14,014	519,398	57,337	33,556	81,435	26,297	840,411	2,234	20,217
1952																
August	461,753	107,018	21,588	16,656	136,230	41,101	3,816	1,217	43,608	5,018	3,030	2,891	2,808	75,131	97	1,544
September	446,740	108,246	21,615	16,622	135,173	41,660	3,842	1,248	43,075	4,468	2,514	2,455	2,563	62,049	68	1,133
October	461,013	109,493	21,660	16,880	137,523	42,332	3,886	1,288	44,940	5,041	3,146	2,862	3,082	67,449	55	1,376
November	464,127	110,473	24,441	16,877	136,590	42,741	5,158	1,372	43,930	4,164	2,428	2,654	2,866	68,607	52	1,774
December	468,247	111,646	24,774	16,955	136,062	43,145	5,123	1,318	45,617	3,810	1,870	2,609	2,701	70,624	59	1,934
1952																
January	522,902	113,046	25,602	17,124	137,537	43,674	5,296	1,384	45,266	5,431	2,681	2,885	3,387	116,469	84	2,970
February	511,274	114,004	26,683	17,287	136,561	44,168	5,404	1,414	44,573	5,305	2,700	2,792	2,447	105,023	66	2,476
March	512,830	114,703	27,400	17,380	137,533	44,628	5,524	1,461	45,519	5,456	3,132	3,283	2,602	101,564	56	2,589
April	507,643	115,262	27,875	17,533	138,037	45,184	5,571	1,501	45,281	5,431	3,576	3,373	2,432	94,385	45	2,157
May	500,390	115,582	28,102	17,662	138,250	45,647	5,699	1,525	45,708	5,122	3,118	3,182	2,204	86,958	33	1,628
June	497,420	115,666	28,478	17,723	138,055	46,073	5,727	1,550	46,985	4,898	3,048	3,291	2,218	83,511	29	2,168
July	520,521	116,124	28,698	17,922	147,536	46,173	5,747	1,591	48,267	3,893	3,606	3,531	2,667	88,612	26	6,128
August	537,321	(12)	28,807	18,215	148,319	(13)	5,765	1,627	49,929	4,703	2,814	3,160	4,316	95,389	14	72.8

<sup>1</sup> Under the Social Security Act, retirement benefits—old-age, wife's, and husband's benefits, and benefits to children of old-age beneficiaries—partly estimated. Under the other 3 systems, benefits for age and disability; beginning December 1951, spouse's annuities under the Railroad Retirement Act.

<sup>2</sup> Data for civil-service retirement and disability fund; excludes noncontributory payments made under the Panama Canal Construction Annuity Act to persons who worked on Canal construction 1904-14 or to their widows. Through June 1948, retirement and disability benefits include payments to survivors under joint and survivor elections; beginning July 1948, payments under survivor provisions shown as survivor benefits.

<sup>3</sup> Pensions and compensation, and subsistence payments to disabled veterans undergoing training.

<sup>4</sup> Mother's, widow's, widower's, parent's, and child's benefits. Partly estimated.

<sup>5</sup> Annuities to widows under joint and survivor elections; 12-month death-benefit annuities to widows and next of kin; and, beginning February 1947, widow's, widow's current, parent's, and child's benefits.

<sup>6</sup> Payments to widows, parents, and children of deceased veterans.

<sup>7</sup> Number of decedents on whose account lump-sum payments were made.

<sup>8</sup> Payments under the Railroad Retirement Act and Federal civil-service and veterans' programs.

<sup>9</sup> First payable in Rhode Island, April 1943; in California, December 1946; in

New Jersey, January 1949; in New York, July 1950 (data not available); and under the railroad program, July 1947. Excludes hospital benefits in California; also excludes private plans in California and New Jersey except for calendar-year totals.

<sup>10</sup> Represents average weekly number of beneficiaries.

<sup>11</sup> Represents average number of beneficiaries in a 14-day registration period.

<sup>12</sup> Readjustment allowances to unemployed veterans and to self-employed veterans. Number represents average weekly number of continued claims for the unemployed and of claims paid during the month for the self-employed.

<sup>13</sup> Data by type of benefit not available; amount paid for all types of benefits (\$166,400,000, partly estimated) included in total.

<sup>14</sup> Payments: amounts certified, under the Social Security Act (except monthly data for monthly benefits, which represent benefits in current-payment status); the Railroad Retirement Act, and the Railroad Unemployment Insurance Act; disbursements, for Veterans Administration programs except the readjustment allowance program; checks issued, under the State unemployment insurance and temporary disability laws and under the Servicemen's Readjustment Act; for civil-service programs, disbursements through June 1948 and authorizations beginning July 1949. Adjusted on annual basis except for Civil Service Commission data, which are adjusted monthly.

Source: Based on reports of administrative agencies.

**Table 2.—Contributions and taxes collected under selected social insurance and related programs, by specified period, 1950-52**

[In thousands]

Period	Retirement, disability, and survivors insurance			Unemployment insurance		
	Federal insurance contributions <sup>1</sup>	Federal civil-service contributions <sup>2</sup>	Taxes on carriers and their employees	State unemployment contributions <sup>3</sup>	Federal unemployment taxes <sup>4</sup>	Railroad unemployment insurance contributions <sup>5</sup>
<b>Fiscal year:</b>						
1950-51.....	\$3,120,404	\$684,343	\$577,509	\$1,364,500	\$233,537	\$24,681
1951-52.....	3,594,248	722,850	734,990	1,431,997	258,945	25,734
<b>2 months ended:</b>						
August 1950.....	517,186	63,723	11,366	326,324	15,255	349
August 1951.....	690,783	59,398	66,643	432,157	16,322	574
August 1952.....	622,249	395,876	105,632	382,994	22,029	223
<b>1951</b>						
August.....	516,259	29,694	66,022	273,692	14,641	526
September.....	259,448	* 342,357	190,087	8,075	1,004	4,093
October.....	33,105	38,313	11,201	113,755	3,018	1,884
November.....	401,037	34,006	91,342	216,650	14,124	179
December.....	269,507	37,183	54,915	7,551	764	6,318
<b>1952</b>						
January.....	147,890	40,466	12,264	85,085	14,069	25
February.....	448,393	33,188	92,532	161,653	164,781	518
March.....	463,297	34,407	53,934	7,767	25,350	5,749
April.....	252,135	35,724	13,902	140,916	2,918	133
May.....	485,964	31,887	89,798	251,306	15,571	332
June.....	142,689	* 35,922	57,973	7,083	1,024	5,899
July.....	183,710	* 362,539	16,470	140,718	5,257	10
August.....	438,539	33,338	89,162	242,276	16,772	214

<sup>1</sup> Represents contributions of employees and employers in employments covered by old-age and survivors insurance; from May 1951, includes deposits made in the trust fund by States under voluntary coverage agreements; beginning January 1951, on an estimated basis.

<sup>2</sup> Represents employee and Government contributions to the civil-service retirement and disability fund; Government contributions are made in 1 month for the entire fiscal year.

<sup>3</sup> Represents deposits in State clearing accounts of contributions plus penalties

and interest collected from employers and, in 2 States, contributions from employees; excludes contributions collected for deposit in State sickness insurance funds. Data reported by State agencies; corrected to Sept. 24, 1952.

<sup>4</sup> Represents taxes paid by employers under the Federal Unemployment Tax Act.

<sup>5</sup> Beginning 1947, also covers temporary disability insurance.

\* Includes contributions from the Federal Government.

Source: *Daily Statement of the U. S. Treasury*, unless otherwise noted.

## RECENT PUBLICATIONS

(Continued from page 18)

view, Washington, Vol. 19, July 1952, pp. 26-28. 20 cents.

DAVID, PRESTON, and BAXT, ROLAND. "Techniques in the Placement of Older Workers." *Jewish Social Service Quarterly*, New York, Vol. 28, June 1952, pp. 410-414. \$2.

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Vocational Rehabilitation." *American Journal of Public Health and the Nation's Health*, New York, Vol. 42, July 1952, pp. 784-786. \$1.

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U. S. DEPARTMENT OF LABOR. BUREAU OF EMPLOYMENT SECURITY. *Comparison of State Unemployment Insurance Laws as of December 1951*. Washington: U. S. Govt. Print. Off., 1952. 123 pp. 35 cents.

Includes a chapter on the four State programs of temporary disability insurance.

## Maternal and Child Welfare

CARROLL-ABBING, JOHN PATRICK. *A Chance to Live: The Story of the Lost Children of the War*. New York: Longmans, Green and Co., 1952. 216 pp. \$3.

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FREEMAN, LUCY. *Children Who Never Had a Chance*. (Public Affairs

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Discusses selection of adoptive parents and techniques used in the process of placing the older child.

*Institute for Child-Caring Institutions*, March 5, 6, and 7, 1951. Minneapolis: University of Minnesota, Center for Continuation Study, 1951. 36 pp. Processed.

NEW YORK. STATE. DEPARTMENT OF LABOR. DIVISION OF RESEARCH AND STATISTICS. *The Child Labor Laws and Their Administration in New York State*. (Publication No. B-48.) New York: The Department, 1952. 55 pp. Processed.

NEW YORK ACADEMY OF MEDICINE. COMMITTEE ON PUBLIC HEALTH RELATIONS...SUBCOMMITTEE OF NEO- (Continued on page 24)



Table 3.—Status of the old-age and survivors insurance trust fund, by specified period, 1937-52

[In thousands]

Period	Receipts		Expenditures		Assets			
	Appropriations, transfers, and deposits <sup>1</sup>	Interest received	Benefit payments	Administrative expenses	Net total of U. S. Government securities acquired <sup>2</sup>	Cash with disbursing officer at end of period	Credit of fund account at end of period	Total assets at end of period
Cumulative, January 1937-August 1952.....	\$22,484,168	\$2,138,185	\$7,188,400	\$560,322	\$16,374,051	\$259,140	\$240,440	\$16,573,631
Fiscal year:								
1950-51.....	3,124,098	287,392	1,498,088	70,447	1,677,976	200,456	212,311	14,735,567
1951-52.....	3,598,006	333,514	1,982,377	84,673	1,950,232	214,883	112,102	16,600,036
2 months ended:								
August 1950.....	517,186	-----	128,786	10,731	277,000	148,162	200,296	13,270,281
August 1951.....	690,783	-----	339,431	18,066	350,000	178,578	220,475	15,071,832
August 1952.....	622,253	-----	332,378	16,280	101,000	259,140	240,440	16,573,631
1951								
August.....	516,259	-----	180,301	6,305	220,000	178,578	220,475	15,071,832
September.....	263,182	10,871	142,442	7,121	119,915	214,122	189,003	15,196,341
October.....	33,105	14,818	146,188	6,675	49,941	226,250	22,493	15,091,401
November.....	401,048	-----	178,659	7,294	45,200	209,231	200,407	15,306,497
December.....	269,509	131,772	161,700	6,343	129,467	222,654	299,755	15,539,734
1952								
January.....	147,892	4,505	165,212	8,626	196,700	218,897	83,371	15,518,294
February.....	448,395	-----	167,275	6,681	60,000	216,021	300,686	15,792,732
March.....	463,306	10,871	169,703	6,841	224,218	226,067	364,054	16,090,364
April.....	252,130	14,818	171,408	7,094	288,741	219,487	170,339	16,178,510
May.....	485,966	-----	169,355	6,415	225,000	215,580	259,441	16,489,005
June.....	142,691	145,860	171,005	6,516	259,067	214,883	112,102	16,600,036
July.....	183,712	-----	166,529	9,702	-----	224,617	106,849	16,004,517
August.....	438,541	-----	162,849	6,578	101,000	259,140	240,440	16,573,631

<sup>1</sup> For July 1940 to December 1950, equals taxes collected under the Federal Insurance Contributions Act. Beginning January 1951, amounts appropriated in accordance with sec. 201(a) of the Social Security Act as amended in 1950; from May 1951, includes deposits by States under voluntary coverage agreements. Beginning in the fiscal year 1947, includes amounts appropriated to meet costs of benefits payable to survivors of certain World War II veterans under the Social Security Act Amendments of 1946. Beginning November 1951 also includes small

amounts in reimbursement of sales of supplies and services.

<sup>2</sup> Includes accrued interest and repayments on account of accrued interest on bonds at time of purchase.

<sup>3</sup> Appropriations suspended from Oct. 10 to Nov. 6 to adjust for estimates on which earlier 1951 appropriations were based.

Source: Daily Statement of the U. S. Treasury.

Table 4.—Status of the unemployment trust fund, by specified period, 1936-52

[In thousands]

Period	Total assets at end of period	Net total of U. S. Government securities acquired <sup>1</sup>	Unexpended balance at end of period	State accounts				Railroad unemployment insurance account <sup>4</sup>			
				Deposits	Interest credited	Withdrawals <sup>2</sup>	Balance at end of period	Deposits	Interest credited	Benefit payments	Balance at end of period <sup>3</sup>
Cumulative, January 1936-August 1952.....	\$8,849,394	\$8,826,082	\$23,313	\$16,825,094	\$1,500,561	\$10,216,802	\$8,109,453	\$917,162	\$152,552	\$514,750	\$739,941
Fiscal year:											
1950-51.....	8,076,232	649,933	15,035	1,362,629	147,662	848,270	7,313,592	14,884	16,465	52,034	765,640
1951-52.....	8,673,936	882,885	26,855	1,438,987	167,441	1,000,278	7,919,742	15,442	17,054	48,312	754,195
2 months ended:											
August 1950.....	7,578,176	147,000	16,913	322,668	42	173,295	6,800,966	284	5	9,424	777,190
August 1951.....	8,367,086	271,000	31,889	428,507	17	139,275	7,602,841	345	2	6,113	764,245
August 1952.....	8,849,394	179,000	23,313	378,379	31	188,698	8,109,453	135	3	19,257	739,941
1951											
August.....	8,367,086	306,000	31,889	375,214	-----	72,700	7,602,841	316	-----	3,898	764,245
September.....	8,322,164	25,008	11,975	15,094	3,627	62,870	7,558,691	2,457	385	3,614	763,473
October.....	8,297,864	45,008	32,683	42,234	4,454	68,552	7,530,827	1,130	457	4,022	761,037
November.....	8,509,369	227,000	17,188	280,564	-----	64,972	7,752,420	107	-----	4,196	756,949
December.....	8,526,425	65,020	99,263	13,917	70,611	74,365	7,762,582	3,791	7,220	4,137	763,843
1952											
January.....	8,444,406	4,000	21,244	32,818	3,194	112,605	7,665,988	15	317	5,758	758,417
February.....	8,544,993	101,000	20,831	208,901	47	103,692	7,791,244	311	5	4,984	753,749
March.....	8,462,750	90,008	28,602	16,134	3,910	101,591	7,709,697	3,449	388	4,527	753,059
April.....	8,410,710	41,008	17,564	45,213	4,492	98,286	7,661,115	92	446	4,002	749,595
May.....	8,663,592	253,000	17,446	345,160	39	89,158	7,917,157	211	4	3,375	746,435
June.....	8,673,936	936	26,855	10,446	77,051	84,912	7,919,742	3,533	7,811	3,584	754,195
July.....	8,637,162	25,000	25,080	50,331	31	84,776	7,885,328	6	3	7,234	751,894
August.....	8,849,394	214,000	23,313	328,047	-----	103,922	8,109,453	129	-----	12,022	739,941

<sup>1</sup> Includes accrued interest and repayments on account of interest on bonds at time of purchase; minus figures represent primarily net total of securities redeemed.

<sup>2</sup> Includes transfers from State accounts to railroad unemployment insurance account amounting to \$107,161,000.

<sup>3</sup> Includes withdrawals of \$79,169,000 for disability insurance benefits.

<sup>4</sup> Beginning July 1947, includes temporary disability program.

<sup>5</sup> Includes transfers to the account from railroad unemployment insurance administration fund amounting to \$85,290,000 and transfers of \$12,338,000 out of the account to adjust funds available for administrative expenses on account of retroactive credits taken by contributors under the Railroad Unemployment Insurance Act Amendments of 1948.

Source: Daily Statement of the U. S. Treasury.

**Table 5.—Old-age and survivors insurance: Monthly benefits in current-payment status<sup>1</sup> at the end of the month by type of benefit and by month, August 1951–August 1952**

[Amounts in thousands; data corrected to Oct. 1, 1952]

Item	Total		Old-age		Wife's or husband's		Child's		Widow's or widower's		Mother's		Parent's	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
<b>Monthly benefits in current-payment status at end of month:</b>														
<b>1951</b>														
August.....	4,176,535	\$148,118.8	2,176,036	\$92,025.0	618,128	\$14,108.4	804,807	\$21,632.4	361,970	\$13,071.2	197,712	\$6,625.3	17,882	\$656.5
September.....	4,232,453	149,914.8	2,204,016	93,072.6	625,736	14,259.9	816,746	21,948.3	367,728	13,270.4	199,835	6,688.2	18,392	673.3
October.....	4,290,791	151,825.5	2,231,141	94,132.8	634,319	14,442.7	830,587	22,329.6	374,460	13,505.0	201,437	6,723.7	18,847	691.6
November.....	4,332,176	153,214.3	2,252,293	94,977.1	640,241	14,573.3	838,801	22,545.4	379,291	13,674.2	202,415	6,741.9	19,135	702.3
December.....	4,378,985	154,791.1	2,278,470	96,008.3	646,890	14,709.5	846,247	22,739.2	384,265	13,849.1	203,782	6,775.8	19,391	709.1
<b>1952</b>														
January.....	4,433,279	156,720.9	2,306,984	97,231.4	654,335	14,878.8	855,931	22,984.6	390,731	14,076.5	205,739	6,831.9	19,550	717.7
February.....	4,475,765	158,172.1	2,328,336	98,103.7	658,021	14,979.6	864,477	23,198.4	397,107	14,299.5	207,167	6,866.3	19,757	724.6
March.....	4,512,138	159,331.8	2,344,684	98,710.1	662,799	15,060.8	873,117	23,422.1	403,210	14,514.8	208,365	6,892.2	19,963	731.8
April.....	4,548,652	160,445.4	2,359,213	99,216.6	665,482	15,111.4	883,331	23,677.7	409,752	14,744.8	210,694	6,955.8	20,180	739.1
May.....	4,574,664	161,229.1	2,367,710	99,502.9	667,450	15,153.5	890,935	23,868.5	415,790	14,954.3	212,379	7,003.1	20,400	746.8
June.....	4,593,801	161,739.4	2,372,308	99,591.5	668,297	15,169.6	896,820	24,008.9	421,730	15,161.8	214,030	7,053.2	20,616	754.5
July.....	4,608,494	162,296.8	2,381,641	100,002.1	670,772	15,235.4	895,775	23,955.5	425,253	15,282.2	214,335	7,063.6	20,718	757.9
August <sup>2</sup> .....	4,679,966	166,400.0	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

<sup>1</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit.

<sup>2</sup> Total amount partly estimated; distribution by type of benefit not yet available.

**Table 6.—Old-age and survivors insurance: Number of monthly benefits withheld, by reason for withholding payment and type of benefit,<sup>1</sup> June 30, 1952**

[Corrected to Sept. 24, 1952]

Reason for withholding payment <sup>2</sup>	Total	Old-age	Wife's or husband's	Widow's or widower's	Mother's	Parent's
Total.....	378,393	249,958	65,938	5,803	56,555	139
Self-employment of beneficiary.....	24,683	21,089	770	565	2,251	5
Employment of beneficiary.....	276,163	218,246	3,642	4,276	49,930	69
Employment of old-age beneficiary on whose wages benefit is based.....	52,953	-----	52,953	-----	-----	-----
Self-employment of old-age beneficiary on whose earnings benefit is based.....	6,336	-----	6,336	-----	-----	-----
Failure to have care of an entitled child.....	2,156	-----	186	-----	1,970	-----
Payee not determined.....	1,332	944	139	132	112	5
Administrative reasons.....	14,770	9,679	1,912	830	2,292	57

<sup>1</sup> Data for child's benefits withheld are not available.

<sup>2</sup> As provided under section 203 of the amended act except for the reason "payee not determined," in which case benefit payments are accrued pending determination of guardian or appropriate payee. When 2 or more reasons for withholding

are reported simultaneously, the case is classified under the first reason listed. In all other instances in which 2 or more reasons apply, the first reported reason is the one recorded.



Table 7.—Employment security: Selected data on nonfarm placements and unemployment insurance claims and benefits, by State, August 1952

[Corrected to Sept. 22, 1952]

Region and State	Nonfarm placements	Initial claims <sup>1</sup>		Weeks of unemployment covered by continued claims		Compensated unemployment					Average weekly insured unemployment under State programs <sup>2</sup>
		Total	Women	Total	Women	All types of unemployment <sup>3</sup>			Total unemployment		
						Weeks compensated	Benefits paid <sup>4</sup>	Average weekly number of beneficiaries	Weeks compensated	Average weekly payment	
Total.....	588,166	715,618	253,614	4,679,644	1,778,389	4,115,526	\$95,389,083	979,887	3,781,809	\$24.06	* 997,006
Region I:											
Connecticut.....	8,452	15,818	7,007	76,238	44,112	56,870	1,176,339	13,543	54,816	21.04	16,439
Maine.....	3,151	3,445	1,889	20,981	12,658	18,022	290,326	4,291	16,568	16.70	4,972
Massachusetts.....	17,898	33,658	15,347	225,697	110,826	206,170	4,858,516	49,088	193,088	24.39	50,881
New Hampshire.....	2,719	3,520	1,908	24,331	15,047	21,064	411,071	5,015	18,772	20.71	5,953
Rhode Island.....	2,356	12,258	5,439	63,129	34,539	56,477	1,231,372	13,447	54,468	22.11	14,699
Vermont.....	1,348	842	326	11,970	6,013	11,593	263,893	2,760	11,065	22.33	2,838
Region II:											
New Jersey.....	13,327	32,898	13,348	187,142	88,603	212,280	5,164,224	50,543	199,136	25.04	42,833
New York.....	72,698	135,696	60,300	620,282	275,400	559,725	13,849,198	133,268	474,511	26.77	136,438
Puerto Rico.....	1,816										
Virgin Islands.....	111										
Region III:											
Delaware.....	1,966	609	249	5,710	1,642	5,181	110,726	1,234	4,910	21.90	1,276
Pennsylvania.....	21,864	73,330	21,299	482,572	155,750	482,537	11,946,624	114,890	445,777	25.49	111,082
Region IV:											
Dist. of Col.....	3,600	1,283	487	7,594	3,409	6,573	119,016	1,565	6,466	18.14	1,790
Maryland.....	8,239	8,593	3,497	62,942	21,975	54,597	1,194,646	12,999	50,021	22.60	12,097
North Carolina.....	18,497	15,827	8,857	91,110	55,513	87,240	1,440,196	20,771	80,892	17.02	20,172
Virginia.....	9,630	5,066	2,136	44,431	23,720	42,156	755,453	10,037	40,463	18.23	10,212
West Virginia.....	2,143	11,316	3,427	81,274	14,051	86,887	1,774,885	20,687	73,009	21.76	18,394
Region V:											
Alabama.....	11,569	9,225	1,824	87,226	18,645	67,564	1,218,746	16,087	62,671	18.86	20,036
Florida.....	13,259	9,084	4,092	74,701	44,665	66,720	1,126,708	15,886	64,972	16.91	17,060
Georgia.....	15,823	8,482	3,432	60,398	33,360	52,321	900,716	12,457	48,921	17.59	14,327
Mississippi.....	8,333	5,346	1,497	36,326	10,368	29,047	516,794	6,916	26,711	18.28	8,560
South Carolina.....	11,570	7,527	3,059	41,998	20,088	30,712	544,330	7,312	28,791	18.22	8,674
Tennessee.....	11,894	12,234	4,381	92,846	35,830	79,810	1,335,655	19,002	76,132	16.93	21,041
Region VI:											
Kentucky.....	2,899	7,837	2,125	86,696	24,258	88,407	1,846,368	21,049	82,615	21.39	19,770
Michigan.....	13,707	76,093	11,985	669,664	109,312	482,120	13,505,847	114,790	472,916	29.29	107,071
Ohio.....	27,761	26,118	9,027	198,978	74,882	164,972	4,228,732	30,279	153,477	26.50	39,091
Region VII:											
Illinois.....	18,249	45,028	13,270	336,585	140,213	265,423	6,081,974	63,196	221,772	24.99	78,183
Indiana.....	11,182	20,514	5,012	142,366	37,092	163,068	4,051,302	38,826	154,020	25.46	27,552
Wisconsin.....	13,572	10,479	3,301	79,117	33,068	76,592	2,088,804	18,236	72,913	27.69	15,271
Region VIII:											
Minnesota.....	12,840	4,638	1,681	36,716	16,893	32,110	566,556	7,645	29,574	18.25	7,958
Montana.....	3,949	389	163	2,283	1,338	1,994	35,239	475	1,994	17.62	497
North Dakota.....	2,913	106	54	1,034	689	840	16,771	260	654	21.55	229
South Dakota.....	2,078	182	73	1,017	595	790	14,722	188	642	20.12	235
Region IX:											
Iowa.....	9,375	5,514	1,286	31,132	9,139	15,235	321,425	3,627	13,481	22.27	7,272
Kansas.....	9,661	2,183	710	15,254	4,505	15,913	366,925	3,789	14,314	24.09	3,171
Missouri.....	14,208	10,916	4,182	80,215	27,954	64,222	1,292,978	15,291	58,080	21.20	16,758
Nebraska.....	5,683	692	402	3,902	2,488	4,041	79,775	962	3,689	20.99	889
Region X:											
Arkansas.....	11,029	5,457	1,522	29,999	9,371	21,212	348,400	5,050	19,026	17.11	6,392
Louisiana.....	8,643	8,149	1,677	60,086	17,297	50,820	1,030,095	12,100	46,648	20.94	13,935
Oklahoma.....	13,821	5,175	1,433	31,773	12,123	28,106	528,350	6,892	26,561	19.19	7,382
Texas.....	48,370	7,836	2,434	49,832	18,714	38,127	640,279	9,078	36,418	17.12	11,380
Region XI:											
Colorado.....	8,666	666	326	4,828	1,794	4,350	91,680	1,036	4,084	21.55	1,041
New Mexico.....	5,015	822	181	4,421	1,183	4,396	94,220	1,047	4,103	22.01	1,044
Utah.....	6,218	1,081	559	6,101	3,233	5,427	126,076	1,292	4,793	24.20	1,376
Wyoming.....	1,556	135	66	863	367	787	18,342	187	667	24.70	164
Region XII:											
Arizona.....	5,612	2,298	653	9,117	4,298	6,188	124,526	1,472	5,875	20.34	2,173
California.....	40,262	50,353	22,099	289,695	153,965	260,232	5,770,079	61,960	239,176	22.93	67,874
Hawaii.....	994	1,556	515	10,506	4,291	8,848	165,060	2,035	7,507	20.87	( <sup>5</sup> )
Nevada.....	2,759	567	200	2,323	1,013	2,227	63,071	530	2,090	24.36	506
Region XIII:											
Alaska.....	986	546	212	3,016	1,750	4,461	180,782	1,062	4,231	29.45	( <sup>5</sup> )
Idaho.....	5,191	443	245	3,985	2,933	3,361	65,709	800	3,147	19.78	980
Oregon.....	8,929	5,068	1,716	28,392	14,091	26,337	558,143	6,271	24,678	21.78	6,650
Washington.....	9,785	9,020	2,704	50,956	23,327	41,670	982,819	9,021	39,904	23.08	12,158

<sup>1</sup> Excludes transitional claims.

<sup>2</sup> Total, part-total, and partial.

<sup>3</sup> Not adjusted for voided benefit checks and transfers under interstate combined-wage plan.

<sup>4</sup> Excludes Alaska and Hawaii.

<sup>5</sup> Data not available.

Source: Department of Labor, Bureau of Employment Security, and affiliated State agencies.

Work and Compensation Commission

Includes Maximum Use of Cash

Presented at the 1952 Annual

Meeting of the National

Conference on Unemployment

Insurance, August 1952

New York, N.Y., July 1952

See "Unemployment Insurance"

for details of the program

and the role of the State

in the program.

Published by the Bureau of

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1952

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**Table 8.—Public assistance in the United States, by month, August 1951–August 1952<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

Year and month	Total	Old-age assistance	Aid to dependent children		Aid to the blind	Aid to the permanently and totally disabled	General assistance	Total	Old-age assistance	Aid to dependent children (families)	Aid to the blind	Aid to the permanently and totally disabled	General assistance	
			Families	Recipients										
				Total *										Children
Number of recipients														
1951														
August		2,732,021	612,128	2,103,208	1,567,218	97,349	111,329	319,000	-0.2	-1.0	+0.1	+2.2	-1.4	
September		2,722,933	606,078	2,084,104	1,553,249	97,158	113,049	311,000	-3	-1.0	-2	+1.5	-2.6	
October		2,711,620	597,249	2,055,463	1,532,255	97,185	114,923	311,000	-4	-1.5	(9)	+1.7	(9)	
November		2,705,413	591,992	2,039,163	1,520,326	97,221	118,284	316,000	-2	-9	(9)	+2.9	+1.6	
December		2,701,128	591,850	2,041,473	1,522,930	97,179	124,419	323,000	-2	(9)	(9)	+5.2	+2.2	
1952														
January		2,693,960	593,618	2,047,286	1,527,796	97,215	128,493	339,000	-3	+3	(9)	+3.3	+5.1	
February		2,685,070	593,954	2,050,773	1,531,064	97,142	131,778	336,000	-3	+1	-1	+2.6	-9	
March		2,679,911	596,740	2,061,603	1,540,055	97,257	134,957	335,000	-2	+5	+1	+2.4	-5	
April		2,671,699	598,401	2,068,811	1,546,313	97,353	138,017	330,000	-3	+3	+1	+2.3	-5	
May		2,666,474	598,236	2,069,852	1,547,265	97,571	141,830	301,000	-2	(9)	+2	+2.8	-5.8	
June		2,659,661	589,968	2,041,549	1,527,353	97,690	145,345	294,000	-3	-1.4	+1	+2.5	-2.6	
July		2,650,157	578,155	2,006,321	1,501,148	97,670	148,132	307,000	-4	-2.0	(9)	+1.9	+4.5	
August		2,646,077	572,100	1,990,862	1,490,088	97,905	151,457	297,000	-2	-1.0	+2	+2.2	-3.0	
Amount of assistance														
Percentage change from previous month														
1951														
August	\$188,193,866	\$119,308,258		\$44,745,286	\$4,558,093	\$4,950,229	\$14,632,000	(9)	(9)	-0.6	+0.5	+2.1	+1.3	
September	188,969,274	119,841,541		44,819,189	4,567,563	5,150,981	13,990,000	+0.1	+0.4	+2	+2	+4.1	-4.4	
October	189,758,568	120,746,277		44,675,023	4,640,500	5,274,768	14,422,000	+7	+8	-3	+1.6	+2.4	+3.1	
November	189,739,083	120,439,062		44,575,407	4,663,332	5,431,282	14,630,000	(9)	-3	-2	+5	+3.0	+1.4	
December	190,820,555	120,296,184		44,866,070	4,671,872	5,779,429	15,204,000	+6	-1	+7	+2	+6.4	+3.9	
1952														
January	192,067,787	120,076,903		45,118,621	4,808,443	5,934,820	16,129,000	+7	-2	+6	+2.9	+2.7	+6.1	
February	192,324,805	120,209,179		45,274,623	4,840,367	6,097,636	15,903,000	+1	+1	+3	+7	+2.7	-1.4	
March	192,614,690	120,240,482		45,409,064	4,836,239	6,222,905	15,846,000	+2	(9)	+4	-1	+2.1	-4	
April	192,165,737	120,108,071		45,713,331	4,851,436	6,363,899	15,131,000	-2	-1	+5	+3	+2.3	-4	
May	191,430,861	120,390,263		45,505,911	4,875,654	6,565,033	14,094,000	-4	+2	-5	+5	+3.2	-6	
June	190,026,202	120,199,838		44,768,504	4,883,935	6,694,925	13,479,000	-7	-2	-1.6	+2	+2.0	-4	
July	191,360,823	120,542,635		44,175,800	4,943,745	6,842,643	14,856,000	+7	+3	-1.3	+1.2	+2.2	+10.2	
August	189,823,105	120,436,953		43,639,078	4,959,964	6,983,078	13,804,000	-8	-1	-1.2	+3	+2.1	-7.1	

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. All data subject to revision.

<sup>2</sup> Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.

<sup>3</sup> Increase of less than 0.05 percent.

<sup>4</sup> Decrease of less than 0.05 percent.

(Continued from page 20)

**NATAL MORTALITY.** *Infant and Maternal Care in New York City: A Study of Hospital Facilities.* New York: Columbia University Press, 1952. 188 pp. \$3.50.

A statistical and graphic presentation.

### Public Welfare and Relief

**CIVIC, MIRIAM.** "Government Welfare Payments Boosted." *Conference Board Business Record*, New York, Vol. 9, Sept. 1952, pp. 354-359.

**NATIONAL CONFERENCE OF SOCIAL WORK.** *Selected Papers in Casework, Presented at the 78th Annual Meeting, May 13-18, 1951, Atlantic City, N. J. Columbus, Ohio: The Conference, 1951. 176 pp. \$1.75.* Includes Maximum Use of Case-

work Service in a Period of Mobilization, by Jeannette Hanford; A Home Care Medical Program to Meet the Needs of Individuals and Families, by Virginia Insley; Homemaker Service as a Method of Serving Children, by Margaret Fitzsimmons; Constructive Aspects of Public Assistance for Children, by Crystal M. Potter and Amelia M. Igel; Casework Services Today in Institutions for Delinquent Children, by Norman V. Lourie; Casework Methods and Psychological Techniques in Selection of Adoption Applicants, by F. M. Kuhlman; and Fees for Social Welfare Services: Interpretation of Agency Policy, by Francis T. Levinson.

**NATIONAL CONFERENCE OF SOCIAL WORK.** *Selected Papers in Group Work and Community Organization, Presented at the 78th Annual*

*Meeting, May 13-18, 1951, Atlantic City, N. J. Columbus, Ohio: The Conference, 1951. 144 pp. \$1.75.*

The 20 papers include Applying New Knowledge About Group Behavior, by Ronald Lippitt; Services to Individuals Within a Group Work Setting, by Rosemary Reynolds; How Does the Public Look Upon Social Agencies in Time of Defense Mobilization and Preparation for War? by Robert E. Bondy; The Role of Health Services in Community Planning for Children and Youth, by Samuel Wishik; and Rallying Community Forces in Planning for the Aging, by Lucia J. Bing.

**NEUMANN, FREDERIKA.** "Administrative and Community Implications of Fee Charging." *Social Casework*, New York, Vol. 33, July 1952, pp. 271-277. 50 cents.



Table 9.—Amount of vendor payments for medical care for recipients of public assistance, by program and State, June 1952<sup>1</sup>

State <sup>2</sup>	Old-age assistance	Aid to dependent children	Aid to the blind	Aid to the permanently and totally disabled	General assistance <sup>3</sup>
Alaska				( <sup>4</sup> )	\$10,732
Calif.				( <sup>4</sup> )	82,235
Conn.	\$103,674	\$27,480	\$1,545	( <sup>4</sup> )	( <sup>4</sup> )
Del.		312			( <sup>4</sup> )
D. C.	18	18	52	\$54	108
Ill.	1,643,489	50,658	37,778	81,320	362,925
Ind.	271,195	48,198	10,854	( <sup>4</sup> )	125,563
Iowa				( <sup>4</sup> )	140,237
Kans.	136,290	29,063	1,911	15,474	36,500
La.	94	3,430	178	1,508	1,119
Maine				( <sup>4</sup> )	37,616
Mass.	406,787	45,226		188,114	117,366
Mich.	87,630		1,080	13,134	56,846
Minn.	745,339	65,717	3,704	( <sup>4</sup> )	( <sup>4</sup> )
Mont.					127,358
Nebr.	205,829	8,206	421	( <sup>4</sup> )	( <sup>4</sup> )
Nev.	2,489			( <sup>4</sup> )	4,700
N. H.	56,048	16,146	2,107	136	( <sup>4</sup> )
N. J.		12,912			73,249
N. Y.	1,307,333	384,841	53,556	405,694	( <sup>4</sup> )
N. C.	8,346	4,890		1,323	148,696
N. Dak.	20,893	2,152	69	1,649	14,859
Ohio	238,448	5,658	8,870		420,777
Oreg.					149,275
S. I.	7,634		60	60	57,132
S. C.					10,243
S. Dak.					58,660
Utah	543	615	8	147	93
V. I.	49	15		6	52
Va.					7,891
Wis.	287,686	77,873	8,662	4,873	74,387

Table 10.—Average payments including vendor payments for medical care and average amount of vendor payments per assistance case, by program and State, June 1952<sup>1</sup>

State <sup>2</sup>	Old-age assistance		Aid to dependent children (per family)		Aid to the blind		Aid to the permanently and totally disabled	
	All assistance	Vendor payments for medical care	All assistance	Vendor payments for medical care	All assistance	Vendor payments for medical care	All assistance	Vendor payments for medical care
Conn.	\$68.57	\$6.00	\$112.30	\$6.00	\$75.29	\$5.00	( <sup>4</sup> )	( <sup>4</sup> )
Del.			83.77	.42				
D. C.	32.55	.01	105.89	.01	55.69	.20	\$39.25	\$0.04
Ill.	53.65	14.21	111.73	2.62	57.01	9.29	61.14	24.05
Ind.	41.79	6.20	72.73	5.73	44.84	6.24	( <sup>4</sup> )	( <sup>4</sup> )
Kans.	56.18	5.67	96.94	6.97	57.98	3.16	56.10	4.35
La.	50.01	( <sup>4</sup> )	64.00	.15	46.49	.09	40.57	.10
Mass.	73.83	4.14	118.10	3.46			85.82	31.33
Mich.	49.02	.65			54.21	.57	60.47	10.46
Minn.	58.33	13.45	106.31	8.47	65.19	3.25	( <sup>4</sup> )	( <sup>4</sup> )
Nebr.	51.46	9.73	92.67	3.03	60.95	.58	( <sup>4</sup> )	( <sup>4</sup> )
Nev.	54.89	.91					( <sup>4</sup> )	( <sup>4</sup> )
N. H.	51.63	8.00	115.21	11.50	56.89	7.00	( <sup>4</sup> )	( <sup>4</sup> )
N. J.			102.05	2.47				
N. Y.	64.56	11.17	117.86	7.35	73.36	12.41	71.54	12.89
N. C.	24.78	.16	48.49	.29			28.12	.25
N. Dak.	33.40	2.36	98.61	1.37	58.31	.62	60.98	2.51
Ohio	51.24	2.68	73.20	.43	51.37	3.36		
R. I.	48.72	.79			59.82	.53	64.74	.51
Utah	35.48	.06	108.37	.22	60.47	.04	58.03	.10
V. I.	11.04	.07	16.37	.07			( <sup>4</sup> )	( <sup>4</sup> )
Wis.	54.75	8.63	121.42	9.36	61.35	6.51	68.60	5.05

<sup>1</sup> For June data excluding vendor payments for medical care, see the *Bulletin*, September 1952.

<sup>2</sup> Excludes States that made no vendor payments for medical care for June or did not report such payments. For the special types of public assistance, figures in italics represent payments made without Federal participation.

<sup>3</sup> In all States except California, Illinois, Louisiana, Massachusetts, Nevada, New Jersey, Utah, and the Virgin Islands includes payments made on behalf of recipients of the special types of public assistance.

<sup>4</sup> No program for aid to the permanently and totally disabled.

<sup>5</sup> Data not available.

<sup>1</sup> For June data excluding vendor payments for medical care, see the *Bulletin*, September 1952. All averages based on cases receiving money payments for vendor payments for medical care, or both. Averages for general assistance not computed here because of difference among States in policy or practice regarding use of general assistance funds to pay medical bills for recipients of the special types of public assistance. Figures in italics represent payments made without Federal participation.

<sup>2</sup> Excludes States that made no vendor payments for medical care for June or did not report such payments.

<sup>3</sup> No program for aid to the permanently and totally disabled.

<sup>4</sup> Less than 1 cent.

<sup>5</sup> Average payment not computed on base of less than 50 recipients.

## Health and Medical Care

Cowdry's Problems of Ageing: Biological and Medical Aspects. A. I. Lansing, editor. (3d ed.) Baltimore: Williams and Wilkins Company, 1952. 1,061 pp. \$15.

Includes Rehabilitation for the Chronically Ill and Aged, by Howard A. Rusk and Eugene J. Taylor; Trends in the Ageing Population, by Philip M. Hauser and Ethel Shanas; The Older Worker in Industry, by Robert K. Burns and Leonard B. Brown; Roles and Status of Older People, by Robert J. Havighurst; and Personal Adjustment in Old Age, by Ruth S. Cavan.

DUTCHES, CHARLES E. "Geriatrics, Economics and Industrial Medicine." *Labor Law Journal*, Chicago, Vol. 3, Sept. 1952, pp. 595-598 f. 50 cents.

PARSONS, JULIA M. "Home Care of the Aged Mentally Ill." *Mental Hygiene*, New York, Vol. 36, July 1952, pp. 413-422. \$1.50.

PUFFER, RUTH R. "Application of Statistical Analysis in a Health Program." *Public Health Reports*, Washington, Vol. 67, Aug. 1952, pp. 729-736. 55 cents.

Gives examples of the application of statistical analyses to planning, operating, and evaluating various types of health services.

SAGEN, O. K. "Current Methods of Collecting Statistics of Health and Health Problems." *Public Health Reports*, Washington, Vol. 67, Aug. 1952, pp. 737-740. 55 cents.

"Social Security in Switzerland: Invalidity Assistance in the Canton of Geneva." *Industry and Labour*, Geneva, Vol. 8, Aug. 15, 1952, pp. 203-205. 25 cents.

TROTT, ELIZABETH HAY. "It Pays to Be Sick in Sweden." *Monetary Times*, Toronto, Vol. 120, Aug. 1952, pp. 22-25.

Describes Sweden's health insurance program.

U. S. DEPARTMENT OF LABOR. BUREAU OF LABOR STANDARDS. *Workmen's Compensation Problems — 1951*. (Bulletin No. 156.) Washington: U. S. Govt. Print. Off., 1952. 208 pp. 45 cents.

Proceedings of the thirty-seventh annual convention of the International Association of Industrial Accident Boards and Commissions, held in October 1951.

WENKERT, WALTER. "Community Planning for Rehabilitation." *American Journal of Public Health and the Nation's Health*, New York, Vol. 42, July 1952, pp. 779-783. \$1. The New Haven program.

**Table 11.—Old-age assistance: Recipients and payments to recipients, by State, August 1952<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	July 1952 in—		August 1951 in—	
				Number	Amount	Number	Amount
<b>Total<sup>2</sup></b>	<b>2,646,077</b>	<b>\$120,436,985</b>	<b>\$45.52</b>	<b>-0.2</b>	<b>-0.1</b>	<b>-3.1</b>	<b>+0.9</b>
Ala.	71,226	1,549,363	21.75	-7	-4	-11.4	-10.4
Alaska	1,637	93,808	57.30	-4	+1	-1.0	+6
Ariz.	14,019	697,679	49.77	-2	( <sup>3</sup> )	-1.6	-2.8
Ark.	57,586	1,436,705	24.95	-3	+1.9	-8.3	+9.4
Calif.	272,848	18,037,418	66.11	( <sup>3</sup> )	-1	-6	-1.7
Colo.	61,681	3,642,357	70.48	-1	( <sup>3</sup> )	-1.1	-8.5
Conn.	16,890	1,055,226	62.48	-1.0	-1.1	-14.6	-11.9
Del.	1,747	62,492	35.77	+2	+6	+9.4	+32.6
D. C.	2,734	132,582	48.49	-5	-6	-4.0	-1.9
Fla.	67,008	2,615,861	39.04	( <sup>3</sup> )	+6	-3.3	-2.2
Ga.	95,204	2,978,491	31.29	-1	+2	-2.0	+26.1
Hawaii	2,178	73,206	33.61	-3	-3	-5.6	-5.4
Idaho	9,184	466,798	50.83	-2	-3	-4.2	+3.1
Ill.	109,139	4,559,813	41.78	-3	-1	-5.1	-14.1
Ind.	42,451	1,545,453	36.41	-6	-5	-11.1	-8.4
Iowa	47,591	2,472,282	51.95	-2	( <sup>3</sup> )	-2.9	+5
Kans.	36,780	1,939,456	52.73	( <sup>3</sup> )	+2	-3.3	+3.6
Ky.	55,707	1,679,587	30.15	-9	-5	-16.8	+16.6
La.	120,609	6,030,250	50.00	-1	-1	+1.4	+8.9
Maine	14,055	608,396	43.29	-2	-1	-5.8	-4.8
Md.	11,206	471,204	42.05	+1	+3	-2.9	+4.1
Mass.	97,829	6,756,051	69.06	-1	+3	-3.7	+7.5
Mich.	90,485	4,512,458	49.87	-4	-2	-4.9	+7
Minn.	54,091	2,478,726	45.73	-3	-4	-1.6	-1.2
Miss.	58,471	1,304,684	22.31	+7	+1.0	-4	+20.2
Mo.	130,911	8,977,314	45.66	-2	-2	-7	+4.7
Mont.	10,920	591,743	54.19	-6	-5	-5.7	-8
Nebr.	20,324	861,863	42.41	-1.2	-1.3	-10.1	-17.6
Nev.	2,701	146,366	54.19	-3	-4	-3.0	-4.8
N. H.	6,907	305,350	43.64	-2	+6	-1.9	-2.9
N. J.	22,008	1,212,451	55.09	( <sup>3</sup> )	-1.0	-4.7	+4.7
N. Mex.	10,714	458,557	42.80	-4	+1.8	( <sup>3</sup> )	+11.0
N. Y.	112,673	6,284,790	55.60	-5	-7	-4.2	+1.0
N. C.	51,152	1,275,821	24.94	-3	+2	-16.4	-7.9
N. Dak.	8,722	449,700	51.59	-6	( <sup>3</sup> )	-2.8	-5
Ohio	114,030	5,610,981	49.21	-4	-4	-4.4	+5.0
Okl.	95,185	5,451,480	57.27	( <sup>3</sup> )	+4	-2.4	+14.7
Oreg.	22,289	1,288,198	57.80	-4	-5	-3.6	+2.2
Pa.	71,020	2,793,870	39.34	-7	-4	-9.6	-7.7
P. R.	39,860	294,272	7.38	+3.5	+1.9	+120.5	+113.3
R. I.	9,175	426,615	46.50	-6	( <sup>3</sup> )	-5.9	-8.5
S. C.	42,240	1,154,861	27.34	-3	-3	-1.9	+6.4
S. Dak.	11,710	494,560	42.23	-2	( <sup>3</sup> )	-3.0	+4
Tenn.	59,347	1,942,926	32.74	+1	( <sup>3</sup> )	-6.0	+5.7
Tex.	218,127	7,360,647	33.74	( <sup>3</sup> )	( <sup>3</sup> )	-1.2	+1.5
Utah	9,726	540,699	55.69	( <sup>3</sup> )	-4	-1.0	+3.7
Vt.	6,967	280,005	40.19	-3	( <sup>3</sup> )	+1.2	+5.6
V. I.	687	7,556	11.00	+1.8	+1.8	+7.7	+14.1
Va.	18,386	434,671	23.64	-5	+5	-5.7	+4
Wash.	66,595	4,148,796	62.30	-2	( <sup>3</sup> )	-4.0	-2.8
W. Va.	26,300	741,669	28.14	+2	-2	+1.6	+9.4
Wis.	50,756	2,495,227	49.16	-3	-3	-2.5	+3.4
Wyo.	4,139	230,648	55.73	-6	-4	-4.1	-4.3

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. All data subject to revision.

<sup>2</sup> Includes 3,883 recipients under 65 years of age in Colorado and payments to these recipients. Such payments are made without Federal participation.

<sup>3</sup> Decrease of less than 0.05 percent.

<sup>4</sup> Increase of less than 0.05 percent.

**Table 12.—Aid to the blind: Recipients and payments to recipients, by State, August 1952<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	July 1952 in—		August 1951 in—	
				Number	Amount	Number	Amount
<b>Total<sup>2</sup></b>	<b>97,905</b>	<b>\$4,959,964</b>	<b>\$50.66</b>	<b>+0.2</b>	<b>+0.3</b>	<b>+0.6</b>	<b>+4.8</b>
<b>Total, 52 States<sup>3</sup></b>	<b>97,865</b>	<b>4,957,691</b>	<b>50.66</b>	<b>+2</b>	<b>+3</b>	<b>+3.5</b>	<b>+11.3</b>
Ala.	1,514	37,642	24.86	+9	+1.6	-2.4	+3.1
Alaska	30	1,586	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )
Ariz.	699	38,285	54.77	-6	+1	-9.2	-10.1
Ark.	1,879	63,056	33.56	+1	+2	-3.9	+24.8
Calif.	11,656	948,044	81.34	+3	+3	+2.6	+2.3
Colo.	344	22,065	64.14	+6	+7	-3.6	+4.7
Conn.	305	22,505	73.79	-1.0	+3.3	-1.0	+7.5
Del.	227	10,509	46.30	+9	+4	+9.7	+13.9
D. C.	255	13,213	51.82	-8	+3	-1.9	-1.2
Fla.	3,143	136,331	43.38	+1	+5	-5.0	-2
Ga.	2,984	108,941	36.51	+3	+2	+4.0	+20.8
Hawaii	105	4,226	40.25	+1.9	+4	-9.5	-8.1
Idaho	198	10,778	54.43	-5	-7	-4.8	-2.5
Ill.	3,935	192,962	49.04	-1	-3	-4.8	-7.2
Ind.	1,704	67,254	39.47	-4	-2	-4.0	-1.5
Iowa	1,295	80,266	61.98	+3	+3	+2.2	+7.1
Kans.	592	33,048	55.82	-1.2	-1.2	-7.6	-3
Ky.	2,394	76,650	32.02	+3	+8	-4.2	-3.5
La.	1,914	89,838	46.94	0	+1	+1.3	+6.6
Maine	579	26,734	46.17	-9	-8	-10.0	-8.7
Md.	468	22,098	47.22	+2	+5	-4.3	+2.4
Mass.	1,677	136,978	81.68	+2	-2	+6.9	+17.2
Mich.	1,834	104,428	56.94	+1	+4	-4	+7.9
Minn.	1,128	71,361	63.26	-1.3	+2	-1.3	+5.6
Miss.	2,914	76,096	26.32	+1.4	+1.6	+4.4	+17.4
Mo.	3,371	168,550	50.00	+1.1	+1.1	+22.0	+82.5
Mont.	522	31,313	59.99	+6	+8	-3.9	+2.3
Nebr.	746	48,252	64.68	-7	+2	-7	+1.9
Nev.	40	8,873	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )
N. H.	295	14,482	49.09	-1.3	-1.9	-3.9	-3.6
N. J.	819	51,186	62.50	-2	-6	+3.8	+13.5
N. Mex.	441	17,356	39.36	-2.0	-3	-13.7	-5.9
N. Y.	4,137	268,193	64.83	+3	+9	-1.4	+6.2
N. C.	4,434	153,192	34.55	-6	-7	-1.1	-7.5
N. Dak.	116	6,034	52.02	+2.7	-9.6	+2.7	-7.2
Ohio	3,713	182,287	49.09	-4	-2	-2.5	+9.1
Okl.	2,487	158,474	63.72	-2	+1.5	-4.7	+17.2
Oreg.	374	25,196	67.37	-1.1	-1.8	-4.8	-2.0
Pa.	15,728	779,436	49.57	+4	+4	+2.1	+2.7
P. R.	873	6,202	7.10	+12.5	+7.3	+88.6	+88.0
R. I.	181	10,418	57.56	+6	+1.0	0	+5.5
S. C.	1,598	45,527	28.49	+6	+9	-1.4	+1.4
S. Dak.	201	8,112	40.36	-1.0	+3	-8.6	-3.9
Tenn.	2,828	112,769	39.88	+8	+1.1	+3.2	+10.0
Tex.	6,028	229,532	38.08	+2	+3	-1.1	+10.9
Utah	221	13,242	59.92	+5	-1	+2.3	+19.9
Vt.	171	7,656	44.77	-1.2	-4.4	-3.9	+9
V. I.	44	474	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )
Va.	1,427	45,635	31.98	-3	-3	-6.1	-2.3
Wash.	823	64,463	78.33	+6	+6	-2.9	+2.2
W. Va.	1,122	37,523	33.44	-4	-5	+4.2	+12.3
Wis.	1,305	71,626	54.89	-1.0	-1.1	-5.7	-1.4
Wyo.	92	5,067	55.08	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. Figures in italics represent program administered without Federal participation. All data subject to revision.

<sup>2</sup> Data include recipients of payments made without Federal participation and payments to these recipients in California (522 recipients, \$43,751 in payments), in Washington (11 recipients, \$469 in payments), in Missouri (46 recipients, \$47,171 in payments), and in Pennsylvania (6,311 recipients, \$598,495 in payments). State plans for aid to the blind in Missouri and Pennsylvania were approved under the Social Security Act Amendments of 1950.

<sup>3</sup> States with plans approved by the Social Security Administration. In computing percentages, data for Missouri for August 1951 were excluded because the State did not have an approved plan in that month. See also footnote 2.

<sup>4</sup> Average payment not computed on base of less than 50 recipients; percentage change, on less than 100 recipients.

<sup>5</sup> Excludes cost of medical care, for which payments are made to recipients quarterly.



**Table 13.—Aid to dependent children: Recipients and payments to recipients, by State, August 1952<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of families	Number of recipients		Payments to recipients			Percentage change from—			
		Total <sup>2</sup>	Children	Total amount	Average per—		July 1952 in—		August 1951 in—	
					Family	Recipient	Number of families	Amount	Number of families	Amount
Total.....	572,100	1,990,862	1,490,088	\$43,639,078	\$76.28	\$21.92	-1.0	-1.2	-6.5	-2.5
Total, 32 States <sup>3</sup> .....	572,071	1,990,757	1,490,012	43,637,924	76.28	21.92	-1.0	-1.2	-6.5	-2.5
Alabama.....	17,886	64,747	50,404	636,300	35.58	9.83	+1.1	+5.5	-4.1	-6.2
Alaska.....	763	2,510	1,822	56,942	74.63	22.69	+1.1	+6.6	+10.6	+16.8
Arizona.....	3,520	13,382	10,073	263,798	74.94	19.71	-1.3	-5.5	-8.8	-9.7
Arkansas.....	12,843	47,535	36,319	559,912	43.60	11.78	-1.1	+5.5	-14.2	+5.5
California.....	52,726	166,437	125,935	6,145,828	116.56	36.93	-2.1	-2.4	-6.6	-2.5
Colorado.....	4,539	17,915	13,583	476,482	98.47	26.60	-2.2	-6.6	-9.6	-4.4
Connecticut.....	4,434	14,581	10,644	470,633	106.14	32.28	-1.6	-2.2	-18.0	-18.6
Delaware.....	729	2,855	2,201	63,179	86.67	22.13	+1.8	+2.6	+1.5	+8.2
District of Columbia.....	1,976	8,124	6,335	194,442	98.40	23.93	+1.8	+1.3	-7.5	-5.6
Florida.....	17,592	58,672	43,908	850,674	48.36	14.50	+1.7	+1.3	-26.3	-9.6
Georgia.....	14,239	48,661	37,097	771,635	54.19	15.86	-5.7	-3.7	-27.3	-14.9
Hawaii.....	3,035	11,174	8,746	262,014	86.33	23.45	-2.8	-6.6	-7.3	-4.8
Idaho.....	1,965	6,857	5,049	219,737	111.81	32.05	-2.6	-2.6	-13.9	-8.1
Illinois.....	22,348	80,768	60,029	2,494,353	111.61	30.88	-1.1	+1.1	-1.2	+5.5
Indiana.....	8,111	27,453	20,333	552,968	68.18	20.14	-1.5	-4.4	-14.6	-11.7
Iowa.....	5,422	19,051	14,157	470,786	105.27	29.96	+1.3	( <sup>4</sup> )	+5.1	+13.7
Kansas.....	3,890	13,721	10,423	349,815	90.63	25.40	-1.8	-1.6	-15.3	-6.1
Kentucky.....	19,505	69,550	51,501	1,034,566	53.04	14.88	+1.2	+5.5	-13.6	+9.0
Louisiana.....	22,220	81,858	61,103	1,410,603	63.48	17.23	-1.8	-1.2	-3.3	+23.6
Maine.....	4,273	14,965	10,854	313,171	73.29	20.93	-1.2	-1.3	-3.3	-3.4
Maryland.....	4,969	19,244	14,707	451,998	90.96	23.49	+1.7	+1.3	-11.0	-2.6
Massachusetts.....	12,787	42,170	31,063	1,473,425	115.23	34.94	-1.2	-1.2	-1.8	+4.1
Michigan.....	24,952	80,927	57,648	2,438,306	97.72	30.13	-1.6	-7.7	+1.1	+7.0
Minnesota.....	7,377	25,110	19,180	729,177	98.84	29.04	-1.9	-1.0	-1.3	+35.2
Mississippi.....	10,318	39,263	30,272	272,956	26.45	6.95	-1.9	-3.3	-1.3	+35.2
Missouri.....	21,087	71,603	52,847	1,113,369	52.80	15.55	-1.6	-1.5	-9.7	-8.7
Montana.....	2,212	7,683	5,698	205,222	92.78	26.71	-1.3	-2.4	-6.0	+1.4
Nebraska.....	2,589	8,847	6,521	234,139	90.44	26.47	-1.9	-1.6	-21.7	-18.5
Nevada.....	29	105	76	1,154	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )
New Hampshire.....	1,231	4,236	3,086	126,764	102.98	29.93	-4.6	-2.4	-16.3	-14.3
New Jersey.....	4,964	16,549	12,508	502,043	101.14	30.34	-1.2	-1.1	-2.8	+4.9
New Mexico.....	5,209	18,222	14,048	339,112	65.10	18.61	-1.8	+3.8	-6.8	+14.3
New York.....	50,130	170,586	122,237	5,625,021	112.21	32.97	-2.0	-1.9	-5.7	-2.3
North Carolina.....	16,625	60,440	46,279	805,794	48.47	13.33	-1.1	-1.0	+1.9	+7.5
North Dakota.....	1,492	5,273	3,987	144,126	96.60	27.33	-1.1	-1.0	-9.5	-1.2
Ohio.....	12,911	47,870	36,093	947,500	73.39	19.79	-1.8	-7.7	-9.5	-4.4
Oklahoma.....	18,686	62,995	47,740	1,280,058	68.50	20.32	-2.9	-6.2	-12.9	-17.3
Oregon.....	2,764	9,106	6,707	276,530	100.05	30.37	-1.9	-1.4	-12.7	-10.1
Pennsylvania.....	29,363	108,134	81,032	2,588,118	88.14	23.93	-1.0	-4.4	-20.6	-17.1
Puerto Rico.....	28,072	86,969	65,568	256,966	9.15	2.95	+2.6	+1.0	+138.1	+140.5
Rhode Island.....	3,264	10,906	7,878	306,592	93.93	28.11	-1.8	-5.5	+1.3	+7.4
South Carolina.....	6,242	23,423	18,218	256,759	41.13	10.96	-6.3	-18.2	-5.7	+3.5
South Dakota.....	2,588	8,496	6,401	188,620	72.88	22.20	+1.3	+1.3	-1.8	+3.5
Tennessee.....	19,792	71,673	53,840	967,002	48.86	13.49	-2.2	-2.2	-10.6	-7.9
Texas.....	15,260	59,427	44,404	806,840	52.87	13.58	-3.3	+7.7	-16.8	-7.1
Utah.....	2,761	9,623	7,102	297,653	107.81	30.93	-2.2	+2.2	-10.6	-9.0
Vermont.....	966	3,465	2,671	52,841	53.05	15.25	-1.6	-2.3	-2.9	-3.5
Virgin Islands.....	220	689	608	3,638	16.54	5.28	-1.9	-1.2	+17.6	+26.2
Virginia.....	7,358	27,770	21,183	402,076	54.64	14.48	-1.7	+1.8	-9.3	-1.9
Washington.....	8,513	28,540	20,784	876,966	103.01	30.73	-1.6	-2.6	-14.6	-7.4
West Virginia.....	16,533	61,578	47,767	1,022,612	61.85	16.61	-1.5	+1.8	-4.6	+2.6
Wisconsin.....	8,033	27,341	20,083	890,149	111.93	32.89	-1.0	-7.7	-4.4	-1.0
Wyoming.....	487	1,783	1,336	48,654	99.91	27.20	-1.4	-1.4	-15.6	-12.5

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. Figures in italics represent program administered without Federal participation. All data subject to revision.

<sup>2</sup> Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.

<sup>3</sup> States with plans approved by the Social Security Administration.

<sup>4</sup> Excludes cost of medical care, for which payments are made to recipients quarterly.

<sup>5</sup> Increase of less than 0.05 percent.

<sup>6</sup> Average payment not computed on base of less than 50 families; percentage change, on less than 100 families.

<sup>7</sup> In addition to these payments from aid to dependent children funds, supplemental payments of \$110,217 from general assistance funds were made to 3,409 families.

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of the State unemployment insurance programs. As a result of the rise

in both the average weekly number of claimants and the average weekly payment, total benefits paid to unemployed workers increased to \$95.4

million. This total is 7.6 percent higher than that for July and 27.0 percent more than the amount paid in August 1951.

**Table 14.—Aid to the permanently and totally disabled: Recipients and payments to recipients, by State, August 1952<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from July 1952 in—	
		Total amount	Average	Number	Amount
Total.....	151,457	\$6,983,078	\$46.11	+2.2	+2.1
Alabama.....	8,650	199,556	23.07	+1.8	+1.6
Arkansas.....	308	8,164	26.51	+18.5	+18.1
Colorado.....	3,732	197,414	52.90	-2	+2.4
Delaware.....	138	6,846	49.61	-7	-1
Dist. of Col.....	1,320	72,658	55.04	+2.7	+3.1
Georgia.....	192	6,686	34.82	( <sup>1</sup> )	( <sup>2</sup> )
Hawaii.....	1,111	52,942	47.65	-1.3	+2
Idaho.....	811	42,821	52.80	+5	+8
Illinois.....	3,184	134,570	42.26	+3.4	+3.9
Kansas.....	2,718	141,462	52.05	+3	+1.2
Louisiana.....	14,945	604,064	40.42	+1	( <sup>1</sup> )
Maryland.....	2,795	133,346	47.71	+1.8	+1.7
Massachusetts.....	6,000	379,600	63.28	+6.0	+7.8
Michigan.....	1,179	74,082	62.83	+3.0	+3.8
Mississippi.....	1,005	19,400	19.39	+5.0	+5.5
Missouri.....	11,766	548,981	46.66	+8	+5
Montana.....	1,137	66,825	58.77	+2.7	+2.8
New Hampshire.....	28	1,654	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )
New Jersey.....	1,663	107,735	64.78	+4.3	+8.8
New Mexico.....	2,237	92,956	41.55	-4	+9.1
New York.....	30,453	1,893,609	62.18	-5	+1
North Carolina.....	5,550	159,331	28.66	+2.8	+4.3
North Dakota.....	667	38,688	58.00	+5	-1.7
Ohio.....	5,415	243,043	44.88	+2.9	+3.2
Oklahoma.....	2,943	171,777	58.37	+6.3	+7.6
Oregon.....	1,949	138,069	70.84	+1.5	+2.7
Pennsylvania.....	9,810	440,488	44.90	+1	+3
Puerto Rico.....	8,685	69,230	7.97	+16.3	+8.9
Rhode Island.....	323	18,567	57.45	+7.3	+8.7
South Carolina.....	4,935	156,025	31.62	+2.8	+2.6
South Dakota.....	250	10,604	42.42	+5.9	+6.8
Utah.....	1,548	90,224	58.28	+4	+7
Vermont.....	215	9,175	42.67	+2.4	+3.2
Virgin Islands.....	20	232	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )
Virginia.....	3,293	110,902	33.68	+1.5	+1.7
Washington.....	5,382	336,502	62.52	+1.0	+1.2
West Virginia.....	3,621	115,998	32.03	+9.6	+9.0
Wisconsin.....	1,009	63,903	63.33	+2.3	+2.4
Wyoming.....	461	24,809	53.82	-2.1	-2.4

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. All data subject to revision.

<sup>2</sup> Average payment not computed on base of less than 50 recipients; percentage change, on less than 100 recipients.

<sup>3</sup> Decrease of less than 0.05 percent.

**Table 15.—General assistance: Cases and payments to cases, by State, August 1952<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of cases	Payments to cases		Percentage change from—			
		Total amount	Average	July 1952 in—		August 1952 in—	
				Number	Amount	Number	Amount
Total.....	297,000	\$13,804,000	\$46.40	-3.0	-7.1	-6.9	-5.7
Ala.....	172	4,096	23.81	+10.3	+3.7	+55.0	+57.1
Alaska.....	63	2,827	44.87	-47.5	-43.9	( <sup>1</sup> )	( <sup>1</sup> )
Ariz.....	1,322	60,607	45.84	+8.4	+7.6	+10.3	+28.3
Ark.....	2,167	28,756	13.33	-2.0	-5	-14.4	-12.5
Calif.....	26,849	1,246,280	46.42	-2.3	-2.2	-9.9	-8.0
Colo.....	1,772	74,026	41.78	-1.4	-5.2	-7.3	+2.6
Conn.....	4,065	218,285	53.70	+3.0	+6.0	+9.0	+19.7
Del.....	700	27,442	39.20	+7	+5	-19.0	-3.7
D. C.....	712	39,508	55.49	+1.1	+2.0	-15.3	-13.8
Fla.....	5,100	81,000					
Ga.....	3,373	58,091	17.22	-2	+3	+1.3	+4.2
Hawaii.....	1,612	88,194	54.71	-3.6	-1.7	-33.6	-24.4
Idaho.....	189	5,208	37.47	-1.4	0	-31.2	-29.1
Ill.....	25,443	1,482,158	58.25	-2.7	-2.5	-8.2	-5.0
Ind.....	16,600	623,000					
Iowa.....	3,316	98,817	29.80	-5	-8	+3.3	+10.3
Kans.....	1,801	87,244	48.44	+1.1	+1.1	-13.2	-6.9
Ky.....	2,877	75,081	26.10	+8.1	+4.2	+11.3	+16.4
La.....	7,009	266,539	38.03	-1.5	-2.6	+16.4	+6.1
Maine.....	2,594	109,438	42.19	-4.2	-3.0	-2.0	-4.7
Md.....	2,951	143,000	48.46	-1.2	-1.5	-13.2	-8.2
Mass.....	13,305	676,645	50.86	-3.3	-7.2	-29.0	-33.9
Mich.....	15,638	873,115	55.83	-3.7	-2.0	-17.8	-8
Minn.....	6,223	293,026	47.09	-9.7	-19.2	+18.3	+21.9
Miss.....	890	10,575	12.74	( <sup>10</sup> )	( <sup>10</sup> )	-9.4	+3.4
Mo.....	9,333	306,321	32.82	+1.4	+1.6	-10.3	-2.0
Mont.....	530	15,946	30.09	-3.5	-4.6	-28.5	-20.1
Nebr.....	1,219	45,832	37.60	+1.0	+3.6	-1.7	-1.6
Nev.....	339	8,500	25.76	+10.0	-5.6	0	-3.4
N. H.....	974	37,207	38.20	-1	-8.0	-17.0	-13.8
N. J.....	5,923	379,799	64.12	-2.5	-3.4	-22.0	-10.8
N. Mex.....	223	5,116	22.94	-7.9	-6.1	-58.9	-36.8
N. Y.....	39,056	2,847,314	72.90	-4.6	-6.0	-23.3	-25.5
N. C.....	2,034	43,533	21.40	-1.6	-5	-8.0	+8.2
N. Dak.....	300	11,374	37.91	-7.1	-7.2	-25.9	-15.7
Ohio.....	28,828	951,656	39.94	-7.0	-16.1	+21.8	+28.3
Okla.....	13,630	83,951	( <sup>11</sup> )	( <sup>11</sup> )	+4	( <sup>11</sup> )	+19.4
Oreg.....	3,865	225,657	58.38	-3.3	-1.8	+13.0	+4.9
Pa.....	22,445	1,054,445	46.98	-8.5	-30.2	+12.7	+10.9
P. R.....	1,654	11,616	7.02	-1.5	-1.8	-69.3	-70.0
R. I.....	3,871	231,087	59.70	-6.0	-3.6	-9.5	-1.3
S. C.....	2,089	35,043	16.78	-2.1	+2.6	-29.6	-33.3
S. Dak.....	590	16,200					
Tenn.....	2,034	29,649	14.58	-2.5	-4	-5.4	+6.3
Tex.....	7,000	140,000					
Utah.....	1,110	61,454	55.36	-4.4	-6.4	-4.1	+6
Vt.....	1,000	32,000					
V. I.....	239	2,307	9.60	-8	-2.1	+3.0	+2.2
Va.....	2,010	55,700	27.71	+6	+1.9	-29.0	-22.7
Wash.....	6,446	344,189	53.40	-2.9	-2.3	-12.0	-12.9
W. Va.....	3,220	81,883	25.43	-2.6	-3.4	-30.0	-19.2
Wis.....	5,040	274,179	54.40	( <sup>12</sup> )	+9	+10.1	+19.2
Wyo.....	100	4,563	41.8	-12.8	-8.2	+6.9	+26.1

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. All data subject to revision.

<sup>2</sup> Partly estimated; does not represent sum of State figures because total excludes for Indiana and New Jersey payments made for, and an estimated number of cases receiving, medical care, hospitalization, and burial only.

<sup>3</sup> Percentage change not computed on base of less than 100 cases.

<sup>4</sup> State program only; excludes program administered by local officials.

<sup>5</sup> About 12 percent of this total is estimated.

<sup>6</sup> Partly estimated.

<sup>7</sup> Excludes assistance in kind and cases receiving assistance in kind only and, for a few counties, cash payments and cases receiving cash payments. Amount of payments shown represents about 60 percent of total.

<sup>8</sup> Includes unknown number of cases receiving medical care, hospitalization, and burial only, and total payments for these services.

<sup>9</sup> Estimated.

<sup>10</sup> Not computed; July data estimated.

<sup>11</sup> Includes cases receiving medical care only.

<sup>12</sup> Includes 6,110 cases and payments of \$182,094 representing supplementation of other assistance programs.

<sup>13</sup> Excludes estimated duplication between programs; 2,344 cases were aided by county commissioners and 4,495 cases under program administered by Oklahoma Emergency Relief Board. Average per case and percentage changes not computed.

<sup>14</sup> Estimated on basis of reports from a sample of cities and towns.

<sup>15</sup> Increase of less than 0.05 percent.



# Social Security in Review

## New Federal Security Administrator Named

**P**RESIDENT-ELECT Eisenhower on November 25 named Mrs. Oveta Culp Hobby of Houston, Texas, to succeed Oscar R. Ewing as Federal Security Administrator. Mrs. Hobby, who will be the first woman to hold the position, won national prominence as head of the Women's Army Corps in World War II. At one time Texas chairman of the Women's Committee for Mobilization for Human Needs and an active participant in many other welfare projects, Mrs. Hobby's new duties are in line with her long-time interest in this field.

## Program Operations

THE TOTAL NUMBER of persons dependent on public assistance for all or part of their income dropped again in September to continue the general, though uneven, downward trend apparent during the past 2 years. For old-age assistance, the very small decrease in September represents the twenty-fourth consecutive monthly drop in recipients. The trend continued to be widespread; 40 States had fewer aged recipients in September than in August.

In aid to dependent children, for the country as a whole, the number of families receiving assistance declined slightly in September. Some seasonal shift in the trend is indicated, however, since about half the States showed more cases on the rolls in September as the school vacation period ended. Most of these increases were small, but when payments for older children were

restored in New Hampshire and Oregon, their caseloads rose 4.2 percent and 8.7 percent, respectively. Beginning in July, payments for children aged 16 and 17 had been suspended in New Hampshire, and assistance to able-bodied children aged 14 and over had been withdrawn in Oregon.

The number of cases receiving general assistance was smaller in September (274,000) than in any other month since the end of 1945. For the country as a whole, there was a sharp drop of 7 percent from August to September. The largest cuts came in the few States that had been most affected by the strike in the steel industry. In Indiana, Minnesota, Ohio, and Pennsylvania the caseloads dropped 15-34 percent.

As usual, there was little change in the number of recipients of aid to the blind, and the number of recipients of aid to the permanently and totally disabled continued to grow slowly. Small increases in caseloads in the latter program occurred in most of the States.

Average payments for all programs except aid to the permanently and totally disabled were raised in September for the country as a whole and in a majority of the States. The increases were substantial in a few States. North Dakota raised food allowances 10 percent on the basis of a food price survey, and as a result average payments went up in all four programs. The smallest increase in this State (\$1) was made in old-age assistance, the largest (more than \$7) in aid to dependent children. Payments to families re-

ceiving aid to dependent children in Oregon were up almost \$6 when payments for the older children were restored following their return to school. A \$10 increase in the average payment for old-age assistance was made in Colorado when the maximum on payments was raised.

BY THE END OF SEPTEMBER the old-age and survivors insurance area offices had completed the task of converting, in accordance with the provisions of the 1952 amendments to the Social Security Act, the benefit rates for the 4.8 million persons currently receiving benefits. The disbursing offices of the Treasury Department were ready to begin mailing the increased benefit checks. The huge undertaking was completed in time to permit the September checks—the first for which the increased benefits were applicable—to be mailed to the beneficiaries on schedule.

Aggregate monthly benefits under the old-age and survivors insurance program soared to \$193.7 million at the end of September—about 16 percent more than for August. The increase in amount was due chiefly to the higher benefits provided by the amendments. There were, however, other contributing factors: (1) the growth in the beneficiary rolls resulting from benefits awarded during the month; (2) the liberalization in the work clause raising from \$50.00 to \$75.00 a month the amount that beneficiaries under age 75 may earn in covered employment without suspension of benefits; (3) the increase from \$150.00 to \$168.75 in the upper limit on total family benefits; (4) the

increase from \$40.00 to \$45.00 in the total family benefits below which the "80 percent of average monthly wage" maximum does not apply; and (5) the provision in the amendments that permits certain old-age beneficiaries who had remained at or returned to work after age 75 and whose benefits were computed under the conversion table to have their benefits recomputed using the new formula, if they have at least 6 quarters of coverage after 1950.

The 4.8 million persons who were receiving monthly benefits at the end of September represented a rise of 107,000 from the number of beneficiaries a month earlier. This increase reflects the large number of monthly benefit awards (152,000) that were made during the month—more than in any month since January 1951. About 38,000 monthly benefits were terminated in September; the number of terminations has been increasing steadily each month as the number of persons on the beneficiary rolls has increased. Lump-sum death benefits totaling \$4.9 million were awarded to 34,000 persons in September, only slightly more than in August.

Claims activities in the old-age and survivors insurance field offices continued at a brisk pace in September. Applications for benefits numbered almost 136,000—about the same number as in August; the monthly average for January-June was 98,000. Many of the applications were from workers who had delayed filing until the third calendar quarter of 1952 in order to acquire 6 quarters of coverage after 1950 and thus qualify for the new benefit formula. This formula, applied to earnings after 1950, will in most cases produce a higher benefit than that obtained if the old formula were applied to earnings after 1936 and the result increased through use of the conversion table.

In addition, about 11,000 applications for benefit recomputations were filed in September, bringing the total for the July-September quarter to 38,000; the average number during the first 6 months of the year was 1,000. This sharp increase was caused chiefly by applications for benefit re-

(Continued on page 28)

## Selected current statistics

[Corrected to Nov. 7, 1952]

Item	September 1952	August 1952	September 1951	Calendar year	
				1951	1950
<i>Labor Force<sup>1</sup> (in thousands)</i>					
Total civilian.....	63,698	63,958	63,186	62,884	63,096
Employed.....	62,260	62,354	61,580	61,005	59,957
Covered by old-age and survivors insurance <sup>2</sup> .....					33,164
Covered by State unemployment insurance <sup>3</sup> .....	35,700	35,300	35,300	34,838	32,771
Unemployed.....	1,438	1,604	1,606	1,879	3,142
<i>Personal Income<sup>4</sup> (in billions; seasonally adjusted at annual rates)</i>					
Total <sup>5</sup> .....	\$273.3	\$269.6	\$257.3	\$254.1	\$226.1
Employees' income <sup>6</sup> .....	186.1	183.9	172.2	170.1	145.9
Proprietors' and rental income.....	53.5	51.8	50.9	50.6	45.2
Personal interest income and dividends.....	21.4	21.4	21.0	20.4	18.6
Public aid <sup>7</sup> .....	2.3	2.3	2.3	2.3	2.4
Social insurance and related payments <sup>8</sup> .....	7.7	8.0	7.0	7.0	6.6
Veterans' subsistence allowances <sup>9</sup> and bonuses.....	.6	.5	1.0	1.2	2.2
Miscellaneous income payments <sup>10</sup> .....	2.0	2.0	2.9	2.5	4.3
<i>Old-Age and Survivors Insurance</i>					
<i>Monthly benefits:</i>					
Current-payment status: <sup>11</sup>					
Number (in thousands).....	4,787	4,680	4,232		
Amount (in thousands).....	\$193,725	\$166,400	\$149,915	\$1,884,531	\$1,016,160
Average primary benefit.....	(18)	(19)	\$42.23		
Awards (in thousands):					
Number.....	152	108	87	1,336	90
Amount.....	\$7,634	(19)	\$2,744	\$42,282	\$26,261
<i>Unemployment Insurance<sup>3</sup></i>					
Initial claims (in thousands).....	562	716	721	10,836	12,261
Weeks of unemployment claimed (in thousands).....	3,159	4,680	3,550	50,393	78,604
Weeks compensated (in thousands).....	2,776	4,116	3,031	41,509	67,960
Weekly average beneficiaries (in thousands).....	631	980	758	797	1,301
Benefits paid (in millions) <sup>14</sup> .....	\$62	\$95	\$62	\$840	\$1,573
Average weekly payment for total unemployment.....	\$23.19	\$24.06	\$21.43	\$21.08	\$20.71
<i>Public Assistance</i>					
<i>Recipients (in thousands):</i>					
Old-age assistance.....	2,642	2,646	2,723		
Aid to dependent children:					
Families.....	569	572	606		
Children.....	1,486	1,490	1,553		
Aid to the blind.....	98	98	97		
Aid to the permanently and totally disabled.....	154	151	113		
General assistance.....	274	295	311		
<i>Average payments:</i>					
Old-age assistance.....	\$45.89	\$46.51	\$44.01		
Aid to dependent children (per family).....	76.46	76.85	73.95		
Aid to the blind.....	50.73	50.66	47.01		
Aid to the permanently and totally disabled.....	45.97	45.04	45.56		
General assistance.....	46.92	45.83	44.07		

<sup>1</sup> Continental United States only. Estimated by the Bureau of the Census, except as noted. Monthly employment figures represent specific week and annual figures, average week (unemployment insurance data represent pay period instead of week).

<sup>2</sup> Estimated by the Bureau of Old-Age and Survivors Insurance. Data for 1951 and 1952 not available.

<sup>3</sup> Data from the Bureau of Employment Security, Department of Labor.

<sup>4</sup> Data from the Office of Business Economics, Department of Commerce. Continental United States, except for employees' income, which includes pay of Federal civilian and military personnel in all areas.

<sup>5</sup> Beginning January 1952, social insurance contributions from the self-employed excluded from total but not deducted from proprietors' income.

<sup>6</sup> Civilian and military pay in cash and in kind, other labor income (except workmen's compensation), mustering-out pay, terminal-leave pay, and Government contributions to allowances for dependents of enlisted personnel. Excludes employee contributions under social insurance and related programs.

<sup>7</sup> Payments to recipients under the 4 special public assistance programs and general assistance.

<sup>8</sup> Includes old-age and survivors insurance benefits; railroad, Federal, State, and local retirement benefits; veterans' pensions and compensation; workmen's compensation; State and railroad unemployment insurance and temporary disability benefits; and readjustment allowances to veterans under the Servicemen's Readjustment Act.

<sup>9</sup> Under the Servicemen's Readjustment Act. Includes payments under the Government life insurance, national service life insurance, and military and naval insurance programs, the Government contribution to nonprofit organizations, business transfer payments, and recoveries under the Employer's Liability Act for railroad workers and seamen.

<sup>10</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit; calendar-year figures represent payments certified.

<sup>11</sup> Partly estimated.

<sup>12</sup> Not available.

<sup>13</sup> Monthly amounts, gross; annual amounts adjusted for voided benefit checks and benefit refunds.



# Voluntary Insurance Against Sickness: 1948-51 Estimates\*

**V**OLUNTARY health insurance, whether measured in number of persons enrolled or in dollars of benefit provided, has expanded markedly in the United States since the end of World War II, and 1951 showed a continuation of this upward trend.

Appraisal of the protection currently provided by voluntary health insurance and analysis of trends in its growth in the 4 years 1948-51, for which data are now available, are complicated by many factors. They include the rise in wages and salaries and in the costs of medical care since 1948; the varying rates of increase in the number of persons with one or another kind of insurance protection; the difficulty of determining each year unduplicated counts of the number of persons with each type of insurance (income loss, hospitalization, surgical, medical) and of interpreting these counts in relation to the variety of insurance policies in force; and the 7 million increase in the civilian population since 1948.

Rather than attempt the difficult or impossible task of assessing voluntary health insurance contracts in terms of the population groups to which they apply, the Social Security Administration has developed an appraisal technique that measures the dollar values of the insurance protection.<sup>1</sup> This technique relates estimates of insurance benefit payments to estimates of actual costs of sickness. It therefore avoids the difficulties inherent in attempting to relate elements—such as population, enrollment, and costs—that are changing at different rates, and it also avoids the problems of multiple policyholding and determination of benefits among widely different insurances.

\* Prepared in the Division of Research and Statistics, Office of the Commissioner.

<sup>1</sup> For estimates for 1948, 1949, and 1950 and an explanation of the methodology, see the *Bulletin* for January-February, 1950, pp. 16-19; March 1951, pp. 19-20; and December 1951, pp. 20-23.

The civilian population meets the costs of medical care—aside from Federal, State, and local taxes to support public medical services—mainly through personal expenditures and premium payments for insurance against these costs. In addition, the employed population faces loss of income during periods of illness, and many in this group have private insurance against this additional risk. Taken together, these two private costs of sickness amounted to more than \$14 billion for the population as a whole in 1951, an increase of \$2.5 billion from 1948.

## Income Loss Due to Illness

Estimates of income loss due to nonoccupational illness and injury may cover a wide range, depending on the inclusion or exclusion of such items as loss of future earnings due to permanent or extended periods of disability or to premature death, as well as loss of current earnings. In the present series, conservative figures have been developed for each of the 4 years from 1948 through 1951. These estimates reflect only current income loss due to short-term or temporary disability (lasting not more than 6 months), and, for extended or permanent disability, only current income loss in the first 6 months.

Table 1 presents the basic figures used in calculating this limited estimate of income loss due to illness. In the 4 years under review, average wage and salary income rose from \$11.00 per day in 1948 to \$12.76 in 1951. The average income loss per worker has been determined to be seven times this amount, on the assumption that the average time lost from work on account of illness (as defined here) is equivalent to seven working days in a year. On the basis of these figures, the total income loss by all workers for short-term disability and the first 6 months of long-term disability is estimated to have risen from about \$4,543 million in 1948 to about \$5,449 million in 1951.

Two major corrections in these aggregates are necessary to establish appropriate benchmarks against which to measure the extent of income loss insurance—an addition for the net cost of the insurance, and a subtraction for paid sick leave. These items are shown in the fourth and fifth lines of the table. The resulting benchmark figure, net income loss from illness, increased from about \$4,513 million to about \$5,408 million in the 4 years—a 20-percent rise.

The most common forms of voluntary accident and health insurance do not ordinarily provide indemnity

Table 1.—Income loss due to illness, <sup>1</sup> 1948-51

[In millions, except average income loss per worker]

Item	1948	1949	1950	1951
Average number of employed workers <sup>2</sup>	59	59	60	61
Average income loss per worker from illness <sup>3</sup>	\$77.00	\$78.75	\$82.95	\$89.32
Total income loss from illness	\$4,543	\$4,646	\$4,977	\$5,449
Net cost of income-loss insurance (addition) <sup>4</sup>	261	270	288	293
Paid sick leave (subtraction) <sup>5</sup>	291	298	314	334
Net income loss from illness	4,513	4,618	4,951	5,408
Potentially insurable income loss <sup>6</sup>	2,987	3,058	3,274	3,562

<sup>1</sup> Short-term or temporary disability (lasting not more than 6 months) and the first 6 months of long-term disability.

<sup>2</sup> Annual average of employed persons from Bureau of the Census, *Current Population Reports: Annual Report on the Labor Force*, Series P-50, Nos. 13, 19, 31, 40, table 4.

<sup>3</sup> Average wage or salary for 7 workdays in a year.

<sup>4</sup> From table 2.

<sup>5</sup> Estimates of the number with paid sick leave from *Annual Survey of Accident and Health Coverage*

in the United States, each year 1948-51. Estimates for 1948 and 1949 reduced on basis of later data. Assumes that the 8.3-8.4 million persons with paid sick leave received the equivalent of 45 percent of their total income loss due to illness.

<sup>6</sup> Total income loss reduced by 40 percent (to exclude both the first week of disability and otherwise insurable income loss covered by paid sick leave) and increased by the net cost of current income-loss insurance.

**Table 2.—Premiums, benefit payments, and loss ratios for commercial insurance against income loss, 1948–51<sup>1</sup>**

(Amounts in millions)				
Item	1948	1949	1950	1951
Premiums earned <sup>2</sup>				
Total.....	\$529	\$570	\$647	\$749
Group insurance.....	179	215	287	376
Individual insurance.....	350	355	360	373
Losses incurred				
Total.....	\$268	\$300	\$359	\$456
Group insurance.....	127	150	206	298
Individual insurance.....	141	150	153	158
Loss ratios (percent) <sup>3</sup>				
Total.....	50.7	52.6	55.5	60.9
Group insurance.....	70.9	69.8	71.8	79.3
Individual insurance.....	40.3	42.3	42.5	42.4

<sup>1</sup> Basic data from annual issues of *Spectator Accident-Insurance Register*, 1949–52, and *Group Insurance and Group Annuity Coverage, Continental United States*, 1948–51, Life Insurance Association of America charts. See the *Bulletin*, Dec. 1951, table 2, footnotes 1–3, for method of determining income-loss insurance premiums, benefits, and loss ratios.

<sup>2</sup> Includes dividends and rate credits, mainly for group policies.

<sup>3</sup> Not adjusted for dividends and rate credits.

<sup>4</sup> A large proportion of companies had net losses from underwriting accident and health insurance business in 1951.

payments for income loss in the first few days or the first week of disability. The currently insurable portion of income loss is therefore approximately 60 percent of the actual loss. This part of the income loss—income lost after a waiting period of 1 week, with the appropriate adjustment for 'sick leave and for the net cost of insurance—is given in the last line of table 1. The amount rose from about \$2,987 million in 1948 to about \$3,562 million in 1951, an increase of 19 percent.

### Insurance Against Income Loss

Commercial insurance carriers and various kinds of nonprofit insurance organizations offer insurance protection against sickness costs through group and individual policies, with income-loss insurance provided almost exclusively by the commercial companies.<sup>2</sup> Table 2 shows commercial

<sup>2</sup> The amount of voluntary income-loss insurance not provided by the insurance companies is relatively small and is omitted here; its omission is offset by the inclusion of certain insurance amounts that should but cannot be entirely eliminated.

cial insurance premium income and benefit payments with respect to income loss for the period 1948–51. The data for group insurance and for individually purchased insurance are given separately. The loss ratios indicate the proportion of the premium dollar returned as income-loss indemnification.

Premiums for group insurance against income loss have more than doubled in the past 4 years, so that by 1951 total premiums earned (\$749 million) were about equally divided between group and individual insurance. The proportionate return on the premium dollar is larger for group insurance than for individual insurance. Consequently, losses incurred by group insurance, which had been lower in amount than those of individual insurance in 1948, were nearly twice the losses incurred by individual insurance in 1951. The loss ratio per dollar of premium earned (without adjustment for dividends and rate credits) for group insurance rose from 71 cents in 1948 and 70 cents in 1949 to 79 cents in 1951.<sup>3</sup> There was little change during the same interval in the proportion of the premium dollar returned to holders of individually

<sup>3</sup> The loss ratio of 79.3 percent for group insurance in 1951 may be unusually high and may not indicate a level to be sustained, since a large proportion of companies had net losses from underwriting accident and health insurance business in that year.

written insurance; the loss ratio was 40 percent in 1948 and remained at 42 percent in the three succeeding years.

The difference between premiums earned and losses incurred represents the net cost of income loss insurance, already shown in table 1. This amounted to about 39 percent of premium in 1951, in contrast to about 49 percent in 1948.

### Private Expenditures for Medical Care

In 1951, as in the previous years covered by this series, the annual estimates of personal expenditures for medical care prepared by the Department of Commerce provide the basis for the corresponding estimates used in these appraisals of voluntary insurance. One adjustment in the data (in expenditures for physicians' services) and two substitutions (for hospital services and for net costs of medical care insurance) have been made in the Department of Commerce series each year, to arrive at somewhat more precise benchmarks than are possible from the data published earlier in the year by that Department. The data for all 4 years are recapitulated in table 3; they include the minor changes in earlier data made by the Department of Commerce each time it issues the current data.

Private expenditures for medical care have risen from \$7,288 million in 1948 to \$8,816 million in 1951, an

**Table 3.—Private expenditures for medical care, 1948–51<sup>1</sup>**

Item	Amount (in millions)				Percentage distribution			
	1948	1949	1950	1951	1948	1949	1950	1951
Total.....	\$7,288	\$7,658	\$8,248	\$8,816	100.0	100.0	100.0	100.0
Physicians' services <sup>2</sup> .....	2,176	2,297	2,416	2,565	29.9	30.0	29.3	29.1
Hospital services <sup>3</sup> .....	1,663	1,858	2,121	2,283	22.8	24.3	25.7	25.9
Dentists' services.....	895	931	950	989	12.3	12.2	11.6	11.2
Nurses' services.....	200	207	225	239	2.7	2.7	2.7	2.7
Medicines and appliances.....	1,822	1,820	1,927	2,111	25.0	23.9	23.4	23.9
Miscellaneous healing and curing professions.....	272	283	297	318	3.7	3.7	3.6	3.6
Administrative and other net costs of medical care insurance <sup>4</sup> .....	256	249	299	307	3.5	3.2	3.6	3.5
Insurance for hospital services.....	192	168	189	188	2.6	2.2	2.3	2.1
Insurance for physicians' services.....	64	81	110	119	0.9	1.0	1.3	1.4
Student fees for medical care.....	4	4	4	4	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )

<sup>1</sup> Except where otherwise noted, data are from Department of Commerce, *National Income and Product of the United States, 1929–1950, Supplement to Survey of Current Business*, 1951, table 30, p. 195, and *Survey of Current Business*, July 1952, table 30, p. 24. Excludes medical care expenditures for the Armed Forces and veterans, and those made by public health and other government agencies.

<sup>2</sup> Addition made each year to figure reported in *Survey of Current Business* for salaries of physicians employed in prepayment medical service plans.

<sup>3</sup> Computed from data in *Hospitals*, June of each year 1949–52. See the *Bulletin*, Dec. 1951, table 1, footnote 3, for method.

<sup>4</sup> From table 4.

<sup>5</sup> Less than 0.05 percent.



increase of \$1,528 million or 21 percent. Of this increase, 4 percent may be attributed to growth of population, leaving 17 percent to represent other increases in the costs of medical care and in the net cost of insurance.

The largest items in the 1951 private outlay for medical services continue to be, as in previous years, the amounts estimated for physicians' services (29 percent of the total), hospital services (26 percent), and medicines and appliances (24 percent). The net cost of medical care insurance has changed little in relation to the totals in the 4 years, remaining at about 3.5 percent; of this, approximately 2.5 percent represents the net cost of hospitalization insurance and 1 percent the net cost of insurance against physicians' services. The percentage distributions also show that the cost of hospital services increased more in the 4-year interval than any other item. The cost of these services rose from \$1,663 million to \$2,283 million—an increase of 37 percent.

### Insurance Against Medical Care Costs

Table 4 summarizes the financial operations of voluntary insurance against the costs of medical care for 1948-51. The amount of earned income nearly doubled in the 4-year period, increasing from \$862 million to \$1,660 million. The increase was proportionately larger in relation to physicians' services than to hospital services.

Expenditures for benefits more than doubled, increasing from \$606 million in 1948 to \$1,353 million in 1951, with a larger absolute but a smaller proportionate increase for hospital services than for physicians' services. The loss ratio increased from 70.3 percent in 1948 to 81.5 percent, indicating a substantially larger return of the premiums in the form of benefits in 1951.

The data for 1951 are presented in greater detail in table 5, which shows financial operations by type of insurance carrier or plan. Total income for all types of voluntary insurance against medical care costs reached \$1,660 million during 1951. Earned income for insurance against the costs of hospitalization amounted to \$1,085

Table 4.—Premiums, benefit payments, and loss ratios for voluntary insurance against the costs of medical care, 1948-51<sup>1</sup>

(Amounts in millions)				
Item	1948	1949	1950	1951
Earned income <sup>2</sup>				
Total.....	\$862	\$1,016	\$1,291	\$1,660
For hospital services.....	647	707	809	1,085
For physicians' services.....	215	309	422	575
Expenditures for benefits <sup>3</sup>				
Total.....	\$606	\$767	\$992	\$1,353
For hospital services.....	455	539	680	897
For physicians' services.....	151	228	312	456
Loss ratios (percent)				
Total.....	70.3	75.5	76.8	81.5
For hospital services.....	70.3	76.2	78.3	82.7
For physicians' services.....	70.2	73.8	73.9	79.3

<sup>1</sup> Data for 1948-50 summarize detailed presentation in earlier articles in this series; data for 1951 from table 5. 1948 estimates revised on the basis of trends.

<sup>2</sup> For commercial insurance "earned income" is "premiums earned" and "expenditures for benefits" is "losses incurred," as shown in table 2.

<sup>3</sup> A large proportion of commercial insurance companies had net losses from underwriting either their individual or their group accident and health insurance business, or both, in 1951, and more nonprofit insurance carriers reported an excess of benefit expenditures over total earned income in 1951 than in 1950.

million and accounted for 65 percent of the total—slightly less than the comparable proportion for 1950 and 10 percent less than in 1948, when it accounted for 75 percent of the total.

Total expenditures for benefits during 1951 were \$1,353 million. Hospitalization benefits accounted for 66 percent of this amount, in comparison with 75 percent in 1948.

Blue Cross plans were the largest single type of insurance carrier in 1951; their benefit payments for hospital care accounted for 50 percent of the hospitalization benefits of \$897 million provided by all types of carriers. Group commercial insurance ranked second in total amount of insurance, first in expenditures for physicians' services, and second in hospitalization insurance. Plans furnishing more or less comprehensive medical care insurance provided more than \$88 million in benefits<sup>4</sup> to their members, about 7 percent of the total.

Commercial group insurance re-

<sup>4</sup> Includes the benefits of the independent plans offering comprehensive benefits and five Blue Shield plans.

turned 89 percent of policyholders' premiums in the form of medical care benefits in 1951, representing a sharp increase in this loss ratio. Commercial individual insurance showed a loss ratio of 52 percent, the same as in previous years. Blue Cross benefit expenditures were nearly 90 percent of earned income in 1951, an increase over the previous years when the ratio had remained at about 85 percent. The loss ratio for Blue Shield plans (84 percent) also increased about 6 percent in 1951 over the years immediately preceding.

### Trends in Insurance Protection

Insurance benefits can now be related to the estimates of income loss due to sickness and of private expenditures for medical care over the 4-year period. The benchmarks and the insurance expenditures for the 4 years are shown in table 6, separately and in various combinations designed to bring out the extent of insurance protection and the trends over the four recent years.

The first two lines of table 6 show that the percentage of income loss met by insurance increased steadily in the 4 years 1948-51. In 1951, however, it was still relatively small—a little more than 8 percent of the total income loss and slightly less than 13 percent of the net income loss assumed to be potentially insurable. Much of the increase in insurance premiums and benefits was the result of an adjustment to the increase in wages and salaries and hence in wage loss due to illness, which rose 20 percent in the period. The net increase in the dollar value of insurance protection over the 4 years was at the most about 4 percent, or approximately 1 percent a year.

Insurance protection against total private expenditures for medical care also increased steadily in the 4 years—from 8.3 percent in 1948 to 15.3 percent in 1951, or about 84 percent in the 4 years. There was a larger expansion in insurance benefits and in percentage of insurance protection in 1951 than in any of the previous 3 years. The total at the end of 1951, however, was still somewhat less than one-sixth of total private expenditures for medical care. While insurance benefits for medical costs ex-

panded by \$747 million, private expenditures for medical care rose by \$1,528 million in the 4 years.

The total losses and costs due to sickness—income loss and medical costs combined—amounted to about \$14.2 billion in 1951. Aggregate insurance benefits were approximately \$1.81 billion, meeting about 13 percent of the total.

Measured against narrower benchmarks, the medical care insurance benefits make somewhat better showings. Insurance benefits applicable to physician and hospital costs (slightly overstated by the method of allocation) were equivalent to 26 percent of private expenditures—benefits for physician costs equaling 17 percent and those for hospital costs 38 percent of the respective benchmarks. The latter is the highest percentage in the series and is particularly notable because the annual expansion of insurance protection by 2 percent or 3 percent in each of the years 1948–50 increased to nearly 7 percent in 1951. Insurance against physician costs was also increasing at an accelerating though somewhat lower rate; the increase in 1951 was larger than in the previous years.

By the end of 1951, all voluntary health insurance was meeting about 19 percent of private medical care expenditures that are regarded as potentially insurable. The annual expansion in insurance protection, measured against this benchmark, increased from 2.0–2.5 percent in the preceding years to more than 4 percent between 1950 and 1951. Similarly, at the end of 1951, all voluntary health insurance was compensating for about 17 percent of potentially insurable sickness costs (medical care and income loss combined).

The data in table 6 emphasize why the study of health insurance trends must take account of changes in the losses and costs against which the insurance is directed, as well as changes in the amount of the insurance benefits. The benchmarks have risen each year since the series was started in 1948. As noted earlier, some expansion in both income loss and in private expenditures for medical care results from the growth of the population—4 percent in the 4

Table 5.—Income and expenditures for medical care benefits of voluntary insurance, 1951

[Amounts in millions]

Type of insurance carrier or plan	Earned income			Expenditures for benefits <sup>1</sup>			Benefits as percent of income
	Total	For hospital services <sup>2</sup>	For physicians' services <sup>3</sup>	Total	For hospital services <sup>2</sup>	For physicians' services <sup>3</sup>	
Total.....	\$1,660.3	\$1,085.4	\$574.9	\$1,352.6	\$896.8	\$455.8	81.5
Blue Cross plans <sup>4,5</sup> .....	505.5	496.6	8.9	454.0	446.7	7.3	89.8
Physician-sponsored surgical plans <sup>6</sup> .....	6.0	0.2	5.8	5.0	0.2	4.8	83.3
Blue Shield plans <sup>4,7</sup> .....	179.4	5.5	173.9	151.0	5.0	146.0	84.2
Independent plans: <sup>8</sup> .....	116.3	45.4	70.9	101.1	42.8	58.3	86.9
Comprehensive industrial.....	40.0	17.0	23.0	38.0	16.3	21.7	95.0
Comprehensive nonindustrial.....	44.0	10.4	33.6	34.0	9.8	24.2	77.3
Limited hospitalization and surgical <sup>9</sup> .....	17.8	14.0	3.8	16.8	13.3	3.5	94.4
Private group clinic prepayment.....	14.5	4.0	10.5	12.3	3.4	8.9	84.8
Commercial insurance: <sup>10</sup> .....							
Group.....	468.6	276.9	191.7	415.5	250.3	165.2	88.7
Individual.....	329.0	225.0	104.0	172.0	117.0	55.0	52.3
Bituminous-coal plans <sup>11</sup> .....	51.5	34.3	17.2	50.0	33.3	16.7	97.1
Student health services <sup>12</sup> .....	4.0	1.5	2.5	4.0	1.5	2.5	100.0

<sup>1</sup> Benefits paid, for nonprofit and other organizations; losses incurred, for commercial insurance.

<sup>2</sup> Includes some income or expenditures for outpatient services.

<sup>3</sup> Includes some income or expenditures for services other than those received from physicians (nurses, dentists, laboratories, etc.).

<sup>4</sup> Data from *Argus Casualty-Surety Chart, 1952*. Allocation of total income and expenditure figures between hospitalization and medical care among plans offering both benefits, based on correspondence with the plans.

<sup>5</sup> Data applicable to all 81 United States plans, including 3 Blue Cross-Blue Shield plans.

<sup>6</sup> Data cover 6 plans sponsored by medical societies but not affiliated with Blue Shield; estimated on basis of enrollment, premiums, and 1949 figures.

<sup>7</sup> Data applicable to 66 United States plans, excluding 3 Blue Cross-Blue Shield plans.

<sup>8</sup> 1951 data projected from 1949 on basis of partial resurvey of plans. For 1949 figures and details, see Agnes W. Brewster, *Independent Plans Providing*

*Medical Care and Hospitalization Insurance in 1950 in the United States: 1950 Survey*, Bureau Memorandum No. 72, Social Security Administration.

<sup>9</sup> Includes industrial plans with limited benefits.

<sup>10</sup> Basic data from annual issues of *Spectator Accident-Insurance Register, 1949-52*. See the *Bulletin*, Dec. 1951, table 2, footnotes 1-3, for method of allocating income and benefits to hospitalization, medical care, and income-loss insurance.

<sup>11</sup> A large proportion of companies had net losses from underwriting accident and health insurance business in 1951.

<sup>12</sup> Data for benefits from *Annual Report of the Welfare and Retirement Fund*, United Mine Workers of America; income estimates based on reported operating cost of 3 percent of benefit expenditures. Allocation between hospitalization and medical care based on report by Warren F. Draper, M. D., to the American Public Health Association, Oct. 1952.

<sup>13</sup> From table 3. Distribution between hospitalization and medical care estimated.

years. In addition, the increases in the benchmarks reflect a rising wage and salary level and a higher price level for medical care, as well as an upward trend in the net cost of the insurance purchased annually. Similarly, but to different degrees, the total benefit payments and the separate payments for each type of insurance reflect both expansion in the insured population and simultaneous adjustments in the benefits to meet the increases in earnings levels or in the costs of medical care. In addition, there was an increase in the proportion of the insurance premiums returned as benefits in 1951 reported by the largest classes of insurance carriers, and this increase tended to raise the ratio of the insurance payments to the benchmarks. Since, however, many of the insurance carriers with unusually high loss ratios in 1951 operated with no net gain from underwriting, or even with net loss,

it remains uncertain whether this expansion was temporary or permanent.

These comments suggest some of the cautions to be observed when examining trends in voluntary health insurance protection and appraising its adequacy. Assuming a continued increase in the number of persons with insurance, there will be need for continued care in the appraisal. Aggregate benefits paid by insurance carriers will probably continue to increase in absolute amount, but they may or may not increase as a percentage of losses and costs to be met by insurance. Until much more detailed information becomes available, it will also be uncertain whether the insurance benefits are providing a larger or smaller fraction of the protection needed by those who are enrolled.

The 1951 analysis and the 4-year comparisons demonstrate the continued growth of voluntary health



Table 6.—Income loss, private expenditures for medical care, and insurance benefits through all voluntary insurance carriers, 1948-51

[Amounts in millions]

Benchmarks <sup>1</sup>	1948 <sup>2</sup>		1949		1950		1951		Percentage of sickness costs met by insurance			
	Income loss and/or medical care expenditures	Voluntary insurance benefits	Income loss and/or medical care expenditures	Voluntary insurance benefits	Income loss and/or medical care expenditures	Voluntary insurance benefits	Income loss and/or medical care expenditures	Voluntary insurance benefits	1948	1949	1950	1951
Income loss only.....	\$4,513	\$268	\$4,618	\$300	\$4,951	\$359	\$5,408	\$456	5.9	6.5	7.3	8.4
Income loss with 1-week waiting period.....	2,987	268	3,058	300	3,274	359	3,562	456	9.0	9.8	11.0	12.8
Total medical care expenditures.....	7,288	606	7,668	766	8,248	992	8,816	1,353	8.3	10.0	12.0	15.3
Total medical care expenditures plus income loss.....	11,801	874	12,276	1,066	13,199	1,351	14,224	1,809	7.4	8.7	10.2	12.7
Physicians' and hospital services only.....	4,095	606	4,404	766	4,836	992	5,155	1,353	14.8	17.4	20.5	26.2
Physicians' and hospital services only plus income loss.....	8,608	874	9,022	1,066	9,788	1,351	10,563	1,809	10.2	11.8	13.8	17.1
Physicians' services only.....	2,240	151	2,378	228	2,527	312	2,684	456	6.7	9.6	12.3	17.0
Hospital services only.....	1,855	455	2,026	539	2,309	680	2,471	897	24.5	20.6	29.4	36.3
Medical care expenditures potentially insurable under present forms of voluntary insurance.....	5,798	606	6,152	766	6,630	992	7,087	1,353	10.5	12.5	15.0	19.1
Medical care expenditures and income loss potentially insurable under present forms of voluntary insurance.....	8,785	874	9,210	1,066	9,904	1,351	10,649	1,809	9.9	11.6	13.6	17.0

<sup>1</sup> Represents estimated income loss or personal expenditure for medical care (from tables 1 and 3) plus the appropriate addition for net costs of insurance (obtained from tables 2 and 4).

<sup>2</sup> Revised data for 1948 supersede those in the earlier articles.

<sup>3</sup> Slight overstatement because total benefit payments include some payments for services other than those received from physicians (nurses, dentists, laboratories, etc.).

<sup>4</sup> Both the benchmark and the insurance benefits include some expenditures for out-patient services.

<sup>5</sup> Includes expenditures for services of physicians, hospitals, dentists, and nurses plus one-third expenditures for drugs and appliances plus net cost of medical care insurance.

<sup>6</sup> Adds income loss with 1-week waiting period to items listed in footnote 5.

insurance, measured in dollar volume, and an accelerated increase in the percentage of sickness costs met by

insurance. The data also show, however, that voluntary health insurance is still providing only relatively

small proportions of the insurance protection needed against the costs of illness in the United States.

# Federal Participation in Vendor Payments for Medical Care

by VIVIAN NORMAN \*

For many years the States have been meeting some of the costs of the medical services supplied to recipients of public assistance through payments from assistance funds made directly to the suppliers of the services, but not until the adoption of the 1950 amendments to the Social Security Act was Federal participation in these payments possible. By June 1952, fifteen States were reporting vendor payments made under plans approved by the Social Security Administration or under plans that had been submitted for approval. The extent of Federal participation in the vendor payments made in that month is reported in the following pages.

ONE of the changes in the Social Security Act made by the 1950 amendments permits the States, beginning October 1950, to obtain Federal matching funds for the payments made by the public assistance agencies directly to doctors, hospitals, and other suppliers of medical services to assistance recipients. Such participation is now available to the extent that the total of the money payment and of payments made to vendors for medical care does not exceed the maximums on individual monthly payments specified in the Federal act. Before the amendments the Federal Government participated in the cost of medical care only if an amount to cover the cost was included in determining the amount of the money payment to the assistance case within the established maximums. Thus the States now have greater flexibility than they formerly had in arranging and paying for medical services with Federal financial participation.<sup>1</sup>

The 1950 amendments established \$50 as the maximum on individual payments in which the Federal Government can share for old-age assistance, aid to the blind, and aid to the permanently and totally disabled and, for aid to dependent

children, \$27 for the first child in the family, \$27 for the needy adult relative with whom the child is living, and \$18 for each additional child in the family.<sup>2</sup> For Puerto Rico and the Virgin Islands, the maximums under both the 1950 and 1952 amendments are \$30 for old-age assistance, aid to the blind, and aid to the permanently and totally disabled and, for aid to dependent children, \$18 for the first child and \$12 for each additional child; the Federal share within these maximums is 50 percent.

By June 1952 (21 months after the

<sup>2</sup> The 1952 amendments provided for an increase in maximums to \$55, \$30, and \$21, respectively; this provision became effective in October 1952 and is scheduled to terminate at the end of September 1954.

effective date of the amendment) only 15 States were reporting vendor payments for medical services made under approved plans or under plans that had been submitted to the Social Security Administration for approval (table 1). Four additional States with plans submitted did not report vendor payments under those plans in June. These States are New Mexico and West Virginia, with plans that have been approved, and Hawaii and Ohio, which have submitted plans on which action is pending. New Mexico started to claim Federal participation in vendor payments in July 1952. While West Virginia has an approved plan, the date when the State will begin operations under the plan is uncertain.

Additional States may develop plans for claiming Federal participation in vendor payments for medical care, but the effect of the amendment probably will continue to be limited. Some States may not amend their plans to include vendor payments for medical care or to request Federal participation in such payments. States that lack sufficient resources to meet maintenance needs on a relatively adequate basis, for example, usually provide little medical assist-

Table 1.—Amount of vendor payments for medical care in States claiming Federal participation and the amount of Federal participation, June 1952

Program	Number of States	Amount of vendor payments for medical care	Vendor payments subject to Federal participation		Estimated Federal share		
			Amount	Percent of total	Amount	Percent of—	
						Total vendor payments	Vendor payments subject to Federal participation
Total.....	15	\$6,342,944	\$1,509,002	23.8	\$836,757	13.2	55.8
Old-age assistance.....	14	4,886,440	1,225,687	25.1	670,374	13.7	54.7
Aid to the blind.....	9	110,830	28,786	26.0	16,042	14.5	55.7
Aid to dependent children.....	11	652,068	97,911	15.0	58,512	9.0	59.8
Aid to the permanently and totally disabled.....	10	693,606	156,618	22.6	91,829	13.2	58.6

\* Division of Program Statistics and Analysis, Bureau of Public Assistance.

<sup>1</sup> For information on medical care paid for by the States before the 1950 amendments, see the *Bulletin*, August 1952, pp. 7-12, and June 1950, pp. 3-7.



Table 2.—Federal participation in vendor payments for medical care, by State, <sup>1</sup> June 1952

State	Programs <sup>2</sup>	Amount of vendor payments for medical care	Vendor payments subject to Federal participation				Estimated Federal share			
			Amount	Percent of total	Payments for—		Total		For cases with vendor payments only	For cases with money and vendor payments
					Cases receiving money payments	Cases receiving vendor payments only	Amount	Percent of total vendor payments		
Total		\$6,342,944	\$1,509,002	23.8	\$900,081	\$608,921	\$836,757	13.2	\$386,573	\$450,184
Connecticut	A B C	132,699	48,274	36.4	48,274	0	24,136	18.2	0	24,136
Illinois	A B C D	1,822,245	569,836	31.3	375,787	194,049	310,859	17.1	122,966	187,893
Indiana	A B C	330,247	90,919	27.5	75,368	15,551	48,468	14.7	10,785	37,683
Louisiana	A B C D	5,116	2,714	53.0	2,714	0	1,358	26.5	0	1,358
Massachusetts	A C D	640,127	109,081	17.0	71,255	37,826	58,450	9.1	22,823	35,627
Michigan <sup>3</sup>	A B D	101,824	60,408	59.3	4,379	66,029	35,809	35.2	33,619	2,190
Minnesota <sup>4</sup>	A B C	824,570	129,359	15.7	110,625	18,734	66,807	8.1	11,494	55,313
Nebraska	A	205,829	69,953	34.0	53,923	16,030	36,802	17.9	9,840	26,962
Nevada	A	2,489	2,479	99.6	2,008	471	1,330	53.4	326	1,004
New Hampshire <sup>5</sup>	A B C D	74,240	34,884	47.0	34,884	0	17,585	23.7	0	17,585
New York	A B C D	2,151,424	368,801	17.1	105,592	263,209	223,189	10.4	170,393	52,796
North Carolina <sup>4</sup>	A C D	19,716	14,200	72.0	14,200	0	7,101	36.0	0	7,101
North Dakota	A C D	24,694	1,542	6.2	1,003	539	887	3.6	385	502
Rhode Island <sup>5</sup>	A B D	7,654	6,482	84.7	0	6,482	3,941	51.5	3,941	0
Virgin Islands	A C D	70	70	100.0	69	1	35	50.0	1	34

<sup>1</sup> States with vendor payment plans for medical care approved or pending approval.

<sup>2</sup> A signifies old-age assistance; B, aid to the blind; C, aid to dependent children; and D, aid to the permanently and totally disabled.

<sup>3</sup> Plan not yet approved.

<sup>4</sup> Data for May.

<sup>5</sup> Excludes \$197 paid from other than pooled fund.

ance and are not likely, under the present Federal law, to expand their programs. In three jurisdictions—the District of Columbia, Maryland, and Washington—medical assistance programs are administered by public health agencies, and in Hawaii the public health agency is responsible for providing hospital care for needy persons. The local governments carry the responsibility in a number of States for providing medical care for the indigent. New State legislation or appropriations would usually be required before these States could develop plans for making vendor payments for medical care with Federal participation. Moreover, States with a relatively large proportion of money payments at or above the Federal maximums can obtain Federal participation in only a small share of their vendor payments.

In June 1952 the 15 States reporting on the program made vendor payments for medical services amounting to \$6.3 million. Only \$1.5 million, or not quite 25 percent of the total, fell within the Federal maximums on individual payments (table 1). The Federal share in these vendor payments has been estimated at \$837,000, or about 13 percent of the \$6.3 million. In old-age assistance, aid to the blind, and aid to the permanently

and totally disabled, Federal funds represented from 13 percent to 14 percent of vendor payments for each program. The Federal share for aid to dependent children was 9 percent.

For purposes of this estimate, it has been assumed that, in applying the usual matching formula,<sup>3</sup> Federal funds are used to participate in the money payment first. If an old-age assistance recipient, for example, received a money payment of \$40 and his medical bill of \$30 was paid for him, it was assumed that there was Federal participation in the \$40 money payment and in \$10 of the vendor payment. Since in June 1952 \$50 was the maximum old-age assistance payment in which the Federal Government could share, under the 1950 amendments, the \$20 balance above this maximum would be met wholly from State and/or local funds. In such a case (for an individual receiving both money and vendor payments) an estimate of the Federal share in the vendor payment was arrived at by applying only the

<sup>3</sup> In June 1952, the Federal Government paid three-fourths of the first \$20 plus half the balance up to \$50. Under the 1952 amendments, effective October 1952–September 1954, the Federal share is four-fifths of the first \$25 plus half the balance up to \$55.

second half of the Federal matching formula—that is, by considering that the Federal share was half the matchable portion of the vendor payment. The estimated Federal share in the case cited would be \$5.

For an individual who did not receive a money payment—one for whom only a vendor payment was made—the Federal share was determined in the usual manner. If, for example, a \$100 medical bill was paid for a recipient of old-age assistance who did not receive a money payment, the Federal Government would participate up to the specified maximum of \$50 and the Federal share would be \$30.

At the June 1952 rate of expenditure and under the matching provisions in effect in that month, the estimated Federal share of vendor payments for medical services would amount to only \$10 million a year. In general, vendor payments are reported for the month in which the medical bills are paid rather than for the month or months in which the services were authorized or received. Any cumulative lag in payment of bills may distort the figures for a given month. Such a lag has occurred in Illinois. Since this State accounted for one-third of the Federal share of expenditures for medical care in the

15 States in June, there is considerable inflation in the June figures and in the estimate of annual expenditures at the June rate. If the Illinois figures were reduced to represent a more nearly normal monthly rate of expenditure, the Federal share at the June rate may not have exceeded \$9 million a year for the 15 States.

Not all the Federal expenditures represent additional Federal costs resulting from the amendment, because some medical expenses now being met by vendor payments were previously met by including the necessary amount in money payments to recipients. Nor does the total represent all Federal participation in medical costs, since in several States part of the cost of medical care was met through money payments to recipients.

A number of circumstances affect the share of total vendor payments met from Federal funds in each State (table 2). In general, States in which a large proportion of the money payments are less than the Federal maximums will have a relatively large share of vendor payments for medical services met from Federal funds. The Federal share of total costs is also likely to be high in States that limit the use of the vendor-payment method to a few medical care items or to inexpensive services. The association of these two factors accounts for the relatively large share of these payments met from Federal funds in Louisiana, North Carolina, and the Virgin Islands. Louisiana limits its vendor payments to expenditures made for eyeglasses, refractions, and eye treatment; North Carolina makes vendor payments only for hospitalization, but a part of the charge is met from other than assistance funds and is not included in this report.

In most of the other reporting States a smaller proportion of total vendor payments for medical care were met by Federal funds because the States made such payments for a wide range of services or had a relatively small percentage of money payments below the Federal maximums. In general, these two circumstances explain the extent of Federal participation in vendor payments. The results for some States were also affected, however, by data for cases

receiving only vendor payments for medical care. The Federal share of vendor payments for these cases is, of course, higher than for cases that also receive a money payment. Eleven States were making vendor-only payments in June 1952, as shown below.

State	Number of cases
Total .....	18,105
Illinois .....	5,144
Indiana .....	594
Massachusetts .....	781
Michigan .....	1,121
Minnesota .....	421
Nebraska .....	385
Nevada .....	18
New York .....	7,497
North Dakota .....	23
Rhode Island .....	140
Virgin Islands .....	1

Probably a high proportion of the vendor payments made for recipients receiving no money payment is made on behalf of recipients who are patients in medical institutions. Such payments are also made, however, for persons living outside institutions who have sufficient resources to meet their maintenance needs but are unable to meet their medical care costs.

Illinois, Indiana, Massachusetts, Michigan, Minnesota, and New York reported a substantial number of vendor payments only. In New York the 7,500 vendor-payment-only cases account for about three-fourths of the estimated Federal share in vendor payments in that State. In contrast the 5,100 cases in Illinois that received only vendor payments for medical care account for two-fifths of the Federal share in vendor payments in that State. The Federal share in vendor payments for cases receiving both types of payment was higher in Illinois than in New York since a larger proportion of the money payments were below the Federal maximums. As a result of the various factors, Federal funds met 17 percent of the cost of vendor payments in Illinois and 10 percent in New York. Together these two States account for \$534,000 of the \$837,000 spent by the Federal Government as its share of the cost of the vendor payments made by the 15 States in June 1952. If the Illinois figures were adjusted to represent a more normal rate of expenditure, the Federal funds for vendor payments for medical care

for the two States would still represent half the total for all States combined.

The Federal share of total vendor payments was relatively high in Michigan because a large share of expenditures represented the cost of hospitalization for cases not receiving a money payment. In June, Federal participation in vendor payments was claimed by the Rhode Island agency only for 140 cases that did not receive a money payment. Since July 1, Rhode Island has been operating under a "pooled fund" and paying vendors for a wide range of services.

### Pooled Fund

In June 1952, Connecticut and New Hampshire were operating with "pooled funds" from which payments were made to suppliers of the medical services provided to recipients. A "pooled fund" has been defined by the Bureau of Public Assistance as a "fund established, maintained, and operated by the public assistance agency as a prepayment arrangement to meet the cost of medical services for public assistance recipients, and into which fixed payments are made each month in behalf of each public assistance recipient covered by the fund. The monthly payments into the fund are made as assistance expenditures in behalf of recipients and must constitute irrevocable payments to the fund."

When States pay for medical care out of a pooled fund, it is the payment into, rather than out of, the fund that constitutes the assistance payment. Under this type of plan the Federal share tends to be relatively high because the cost of medical care is spread among all recipients and there is Federal participation in the premium for all cases that receive money payments in amounts less than the Federal maximums. The data used therefore represent "pooled fund" deposits rather than actual expenditures during the month.

New Hampshire makes a monthly payment into the fund of \$8 for each recipient of old-age assistance and aid to the permanently and totally disabled, \$7 for each recipient of aid to the blind, and \$11.50 for each

(Continued on page 21)



# Personnel in Public Child Welfare Programs

by MIGNON SAUBER \*

*The number of employees working full time in public child welfare programs has gone up substantially in the past 5 years, according to reports made by the States to the Children's Bureau. One-third of the Nation's children, however, still live in areas without full-time workers. Some of the facts shown by the State reports are summarized in the following pages.*

**I**N June 1951 more professional workers in the State and local public welfare agencies were devoting their time exclusively to programs for children than ever before in the history of the programs. Nearly 4,500 workers were employed full time in these programs—8 percent more than in June 1950. They had the assistance of more than 1,350 clerical employees working full time in the public child welfare programs. In addition, 3,600 general welfare workers—caseworkers and director-workers primarily concerned with the administration of public assistance programs—were spending some of their time working with or on behalf of children.

The workers who were spending all their time in the public child welfare programs were serving approximately 4 out of every 5 of the nearly 260,000 children receiving specialized child welfare services from public welfare agencies in June 1951. The other children in the group were served by general welfare workers—those who spend only part of their time in the child welfare programs. The 4,465 full-time professional public child welfare employees are the subject of this report.

Almost half (47 percent) of the 3,187 counties of the United States and its Territories had the services of full-time public child welfare workers. These 1,492 counties had full-time child welfare caseworkers (or director-workers) assigned exclusively to one county or covering several counties. About two-thirds

of the Nation's children under age 21 were living in these counties.<sup>1</sup> Thus nearly 1 child in 3 was living in an area in which there was no full-time public child welfare worker. These children may have been helped by general welfare workers, primarily public assistance workers, or they may have been out of reach of public child welfare services altogether.

Of the counties with full-time public child welfare services, more than 2 out of every 3 are predominantly rural. A county has been considered as rural for the purposes of this report when 50 percent of the county's population have been classified by the Bureau of the Census as living in rural places. Most of the counties in the Nation would be classified as rural under this definition. At best, this measure indicates only roughly the extent to which public child welfare services are reaching rural areas, since some counties classified as urban under this definition may have large rural areas, while some classified as rural contain towns or cities.

Even though most of the counties with full-time public child welfare services are rural, 58 percent of all rural counties—in which live 22 percent of the Nation's children—are without such services. Fewer urban counties (35 percent) lack the services of full-time public child welfare workers. Only 12 percent of the children of the United States live in these counties.

## Source of Funds for Salaries

The amendments to the Social Security Act adopted late in 1950 increased the amount of Federal

funds available for the State child welfare programs. Despite the use of the additional funds, 70 percent of the 4,465 full-time public child welfare employees were paid entirely from State and local funds. In June 1951, more than 3,100 of the full-time workers were being paid from these funds; the others were paid in whole or part from Federal grants-in-aid for the child welfare services.

State and local funds were being used in June 1951 to pay the salaries of 73 percent of all caseworkers, 71 percent of the casework supervisors, but only 45 percent of the consultants. California and Washington—the two States with the largest increases in the number of full-time child welfare employees during the year ended June 1951—met the cost of the added personnel almost entirely through the use of State or local funds. In the country as a whole, however, Federal funds were used to pay the salaries of nearly 70 percent of the full-time employees added to the public child welfare staffs in the course of the year.

Over the 5 years ended June 1951, the total number of full-time public child welfare employees rose 58 percent.<sup>2</sup> Although caseworkers—the largest group among public child welfare employees—showed the greatest increase in number (about 1,100), percentagewise they increased less than the supervisory and executive staffs. The number of caseworkers in 1951 was 53 percent greater than it had been in 1946, while the increase among supervisory, consultant, and executive staffs for the 5 years was nearly 75 percent.

The strengthening of the supervisory and consultant staff over the 5 years June 1946–June 1951 resulted mostly from the use of Federal child welfare services funds. Sixty percent of the supervisors added to agency staffs and nearly 70 percent of the added consultants were paid from these funds.

\* Program Analysis Branch, Division of Research, Children's Bureau.

The article is adapted from the report, *Personnel in Public Child Welfare Programs, 1951* (Children's Bureau Statistical Series, No. 13).

<sup>1</sup> All data on child population based on the 1940 Census. Age data by county for 1950 were not yet available for all States.

<sup>2</sup> All comparisons between 1946 and 1951 are for the 48 States for which comparable data are available.

Most of the Federal child welfare services funds were used for caseworkers. State and local funds, however, were used to a greater extent than Federal funds to enlarge this group. State and local funds were also primarily responsible for the increase in the number of executives and specialists—psychologists and research personnel, for example—in the public child welfare program.

### Job Turn-over and Salaries

Nearly 1 out of every 3 public child welfare employees working on June 30, 1951, had come to the job within the preceding year. In 1949 and 1950, new workers likewise represented a large proportion of the total number employed.

The greatest amount of turn-over occurred among the caseworkers. Although they accounted for 75 percent

of all public child welfare employees, they constituted roughly 86 percent of the new employees during the year. Fortunately, the problem among supervisory and executive staff was not so great, and the relative stability of this group gives some continuity in agency leadership.

Many jobs remained unfilled at the end of the fiscal year. As in the preceding year, 1 job in 10 was vacant

Table 1.—Employees in the public child welfare programs, by State and type of position, June 1951<sup>1</sup>

State	Child welfare employees devoting full time to child welfare services									General welfare workers devoting some time to child welfare services		
	Total	Professional child welfare employees							Clerks	Total	Director-workers	Case-workers
		Total	Direc-tors	Direc-tor-workers	Case-workers	Super-visors	Consult-ants	Special-ists				
Total.....	5,823	4,465	120	70	3,272	514	380	109	1,358	3,603	870	2,733
Alabama.....	64	57	1		41	3	11	1	7	384	38	346
Alaska.....	6	5			4	1			1	5	5	
Arizona.....	36	30	1		25	1	3		6	3	3	
Arkansas.....	40	30	1		21	2	6		10	23	22	1
California.....	170	127	3		70	4	48	2	43	37	1	36
Colorado.....	43	38	1		24	4	8	1	5	23	23	
Connecticut.....	193	138	7	4	115	11	1		55	1		1
Delaware.....	19	19			17	2						
District of Columbia.....	96	70	1		50	12		7	26	2		2
Florida.....	65	44	1		29	9	5		21	459		490
Georgia.....	58	40	2		29		8	1	18	55	41	14
Hawaii.....	33	28	1		20	4			5	71		71
Idaho.....	9	8	1		5		3		1	41	14	27
Illinois.....	324	266	3		208	35	15	5	58	1		1
Indiana.....	215	179	1		151	21	6		36	147	46	101
Iowa.....	76	63	1		43	12	1	6	13	75	57	18
Kansas.....	49	33	2		17	3	11		16	2		2
Kentucky.....	98	69	2	1	52		11	3	29			
Louisiana.....	103	74	1		53	12	8		29	1		1
Maine.....	66	46	7		38			1	20	1		1
Maryland.....	28	28			26	2				(1)		
Massachusetts.....	254	192	4		158	29	3	7	62	3	2	1
Michigan.....	156	118	4		80	8	16	10	38	58		58
Minnesota.....	236	192	3		152	28	8	1	44	175	40	135
Mississippi.....	102	60	2		47	8	3		42	239	66	173
Missouri.....	117	89	2		64	21	1	1	28	148	63	85
Montana.....	20	18	1		11		6		2	46	38	8
Nebraska.....	44	33	2		21	3	6	1	11	112	62	50
Nevada.....	8	8			6	1	1					
New Hampshire.....	20	18	1		15	2			2	17		17
New Jersey.....	19	12	1	7	2			2	7	134		134
New Mexico.....	41	28	1		20	5	1	1	13	13	9	4
New York.....	1,043	765	14		555	116	73	7	278	4		4
North Carolina.....	98	85	1		63	4	9	8	13	328	49	279
North Dakota.....	12	12			7		3	2		69	46	23
Ohio.....	421	315	15	38	197	33	8	24	106	83	26	57
Oklahoma.....	75	43	4		29	1	7	2	32	5		5
Oregon.....	86	63	3		44	9	7		23	59	14	45
Pennsylvania.....	85	62	3	16	37		5	1	24			
Puerto Rico.....	101	100	2		71	20	7		1	54	54	
Rhode Island.....	54	41	1		29	5	3	3	13			
South Carolina.....	36	32	1		26	2	3		4	244		244
South Dakota.....	29	25	1		19	3	1	1	4	4		4
Tennessee.....	113	80	1		60	4	12	3	33	83	32	51
Texas.....	132	79	2		50	16	11		53	131		131
Utah.....	26	23	1		17	3	2		3	(2)		
Vermont.....	26	22	1		21				4			
Virgin Islands.....	11	8	1		5	2			3	2		2
Virginia.....	135	112	3		87	13	8	1	23	190	92	98
Washington.....	156	150	1		128	16	5		6	16	5	11
West Virginia.....	138	112	1		90	16	5		26			
Wisconsin.....	222	162	5	4	112	17	17	7	60	31	6	25
Wyoming.....	15	14	1		11		2		1	24	16	8

<sup>1</sup> As of the last payroll period in June 1951.

<sup>2</sup> Does not include all employees.

<sup>3</sup> Includes all public assistance workers who may provide child welfare services

when there are cases in their areas, although at any one time there will be some workers not providing such services.



in June 1951. The difficulty in obtaining adequately qualified personnel was most acute for consultants—training consultants, district consultants, foster care consultants, and others. One out of every 6 consultant positions was vacant in June 1951.

Extensive turn-over and continuing vacancies cannot help but result in a less effective child welfare program. Services to children may be interrupted while positions are vacant. Frequently service may be pro-

vided only for emergencies, if at all. Qualified staff is difficult to find. When replacements are found, executives and supervisors must spend time in orienting the new staff. New workers must then get to know the families and children in their service load before they can help them. Children in trouble need sustained help from professionally equipped and experienced personnel.

One reason for the difficulty in recruiting and retaining qualified staff

is that the salaries offered to public child welfare employees are relatively low. In June 1951 the median monthly salary for caseworkers was \$247—a total of \$2,964 for the year. Although salaries were slightly better in 1951 than they had been a year earlier, they continued low in relation to the requirements of the job.

Low salaries deter young persons from undertaking the professional training essential to child welfare work. More lucrative jobs are avail-

Table 2.—Public child welfare employees (full-time) in professional positions, by source of funds for salaries or travel, by State and type of position, June 1951<sup>1</sup>

State	Paid entirely from State and local funds						Paid in whole or in part from Federal child welfare services funds					
	Total	Directors	Caseworkers <sup>2</sup>	Supervisors	Consultants	Specialists	Total	Directors	Caseworkers <sup>2</sup>	Supervisors	Consultants	Specialists
Total.....	3,138	88	2,454	363	170	63	1,327	32	888	151	210	46
Alabama.....	5	1	1	3			52		40		11	1
Alaska.....							5		4	1		
Arizona.....	11	1	10				19		15	1	3	
Arkansas.....	1				1		29	1	21	2	5	
California.....	100	3	57		38	2	27		13	4	10	
Colorado.....	23	1	22				15		2	4	8	1
Connecticut.....	117	6	100	10	1		21	1	19	1		
Delaware.....							19		17	2		
District of Columbia.....	65	1	50	7		7	5			5		
Florida.....	21	1	16	1	3		23		13	8	2	
Georgia.....	16	1	14			1	24	1	15		8	
Hawaii.....	20		18	2			8	1	2	2	3	
Idaho.....							8	1	5		2	
Illinois.....	244	2	106	27	14	5	22	1	12	8	1	
Indiana.....	170	1	148	19	2		9		3	2	4	
Iowa.....	43	1	33	3		6	20		10	9	1	
Kansas.....	1	1					32	1	17	3	11	
Kentucky.....	9	1	8				60	1	45		11	3
Louisiana.....	43	1	31	10	1		31		22	2	7	
Maine.....	28	5	23				18	2	15			1
Maryland.....							28		26	2		
Massachusetts.....	183	4	158	15	2	1	9			2	1	6
Michigan.....	85	4	61	8	6	6	33		19		10	4
Minnesota.....	180	3	147	27	3		12		5	1	5	1
Mississippi.....							60	2	47	8	3	
Missouri.....	42	1	37	3		1	47	1	27	18	1	
Montana.....							13		7		6	
Nebraska.....	24		21	3			9	2			6	1
Nevada.....							8		6	1	1	
New Hampshire.....	4		3	1			14	1	12	1		
New Jersey.....							12	1	9			2
New Mexico.....			14			1	13	1	6	5	1	
New York.....	745	13	552	113	60	7	20	1	3	3	13	
North Carolina.....	13	1	7	1	3	1	72		56	3	6	7
North Dakota.....							12		7		3	2
Ohio.....	286	14	225	32		13	29		10		6	11
Oklahoma.....	5	1	1	2	3	1	38	3	28	1	5	1
Oregon.....	42	1	33	5	3		21	2	11	4	4	
Pennsylvania.....	12		12				50	3	41		5	1
Puerto Rico.....	36	1	27	8			64	1	44	12	7	
Rhode Island.....	32	1	24	2	3	2	9		5	3		1
South Carolina.....	4	1	2	1			28		24	1	3	
South Dakota.....	3					1	22		18	3	1	
Tennessee.....	33	1	21	2	6	3	47		39	2	6	
Texas.....	24	2	9	10	3		55		41	6	8	
Utah.....	9	1	6		1		15		11	3	1	
Vermont.....			8				13		13			
Virgin Islands.....							8	1	5			
Virginia.....	63	2	52	7	1	1	49	1	35	6	7	
Washington.....	132	1	115	14	2		18		13	2	3	
West Virginia.....	95	1	80	12	2		17		10	4	3	
Wisconsin.....	134	5	100	14	11	4	28		16	3	6	3
Wyoming.....	7		7				7	1	4		2	

<sup>1</sup> See footnotes 1 and 2, table 1.

<sup>2</sup> Includes 40 director-workers.

<sup>3</sup> Includes 30 director-workers.

able in other fields for the individual with graduate study. Employees already in child welfare work move about in search of better-paying positions, and jobs remain vacant because salaries are too low to attract and hold qualified persons.

### Service Loads

The number of children for whom a child welfare caseworker is responsible determines, in part, the quality of service that can be provided for each child. A caseworker was responsible, on the average, for 55 children in June 1951.

The States varied considerably in the workload assigned to child welfare caseworkers. For the 21 States with at least 50 public child welfare caseworkers, the median number of children in the service load in June 1951 was as follows:

Tennessee.....	26
Michigan.....	32
Illinois.....	35
Kentucky.....	36
Louisiana.....	38
Minnesota.....	49
Texas.....	49
Connecticut.....	50
Virginia.....	51
Massachusetts.....	53
Washington.....	56
Missouri.....	59
Ohio.....	59
Pennsylvania.....	60
District of Columbia.....	61
Wisconsin.....	63
West Virginia.....	69
Indiana.....	70
California.....	78
North Carolina.....	79
Puerto Rico.....	97

At the end of June 1951, service loads were considerably smaller on the average than they had been in 1946. The median load had dropped steadily over the 5-year period; the decrease from 1946 to 1951 was from 71 children per worker to 55. From 1950 to 1951 the decrease was from 59 to 55.

Service loads must be small enough to permit workers time to provide appropriate care and service for each child—to distinguish the needs of the individual as fully as possible within the function of the agency and the resources of the community. For the 310 workers (nearly a tenth

Table 3.—Public child welfare caseworkers (full-time), by State and number of children served, June 1951<sup>1</sup>

State	Total number <sup>2</sup>	Workers not directly serving children <sup>3</sup>	Workers serving specified number of children				
			1-24	25-49	50-74	75-99	100 or more
Total: Number.....	3,342	272	371	753	698	383	310
Percent <sup>4</sup> .....	100.0		14.8	29.9	27.8	15.2	12.3
Alabama.....	41		1	3	1	4	22
Alaska.....	4						4
Arizona.....	25			2	12	2	
Arkansas.....	21	5	2	5	8	1	
California.....	70	26	4	5	11	16	8
Colorado.....	24		2	6	8	5	3
Connecticut.....	119	14	25	28	14	27	11
Delaware.....	17		1	11	1	2	2
District of Columbia.....	50	9	4	8	19	10	
Florida.....	29	4		13	9	3	
Georgia.....	29	1	5	11	5	6	1
Hawaii.....	20	5	2	2	1	1	9
Idaho.....	5		1	3	1		
Illinois.....	208	44	51	77	36		
Indiana.....	151	10	5	27	49	29	31
Iowa.....	43	4	6	14	12	7	
Kansas.....	17	4	1	4	4	3	1
Kentucky.....	53		14	28	9	1	1
Louisiana.....	53		5	41	5	2	
Maine.....	38			2	13	16	7
Maryland.....	26		7	16	2	1	
Massachusetts.....	158	19	25	40	38	28	8
Michigan.....	80	4	31	26	16	3	
Minnesota.....	152	23	20	47	29	25	8
Mississippi.....	47	13	12	12	7	1	2
Missouri.....	64	2	6	16	26	13	1
Montana.....	11	2			5	3	1
Nebraska.....	21	1	2	12	5		1
Nevada.....	6			6			
New Hampshire.....	15				1		14
New Jersey.....	9			2	1	2	4
New Mexico.....	20		1	6	9	2	2
New York.....	555	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )
North Carolina.....	63	3	1	10	17	12	20
North Dakota.....	7		1		2	1	3
Ohio.....	235	21	30	49	75	25	25
Oklahoma.....	29	1	10	14	3	1	
Oregon.....	44	10	5	12	17		
Pennsylvania.....	53	2	4	16	14	8	9
Puerto Rico.....	71	16	1	7	3	19	22
Rhode Island.....	29	2		3	12	9	3
South Carolina.....	26		2	4	7	5	8
South Dakota.....	19	5	4	7	2	1	
Tennessee.....	60	9	25	20	4	2	
Texas.....	50	1	5	20	7	15	3
Utah.....	17	1	1	5	8	2	
Vermont.....	21			1	8	7	5
Virgin Islands.....	5			1	1	1	2
Virginia.....	87		3	39	38	5	2
Washington.....	128	8	24	21	58	11	6
West Virginia.....	90		10	17	24	19	20
Wisconsin.....	116	3	12	24	40	27	10
Wyoming.....	11			10	1		

<sup>1</sup> See footnotes 1 and 2, table 1.

<sup>2</sup> Includes 3,272 caseworkers and 70 director-workers.

<sup>3</sup> Includes homefinders, workers in orientation, and others who are not providing services directly to

children.

<sup>4</sup> Service load not reported for the 555 workers in New York.

<sup>5</sup> Based on data excluding employees for whom service load was not reported.

of all workers) in the country who must plan for more than 100 children, this is an almost impossible task. In 1946, however, 27 percent of the workers were responsible for at least 100 children. The steady reduction in the size of service loads and in the proportion of workers serving impractically large numbers of children is a promising trend.

As service loads decrease and full-time public child welfare services become available in more areas, especially rural areas, the needs of children will be met more fully. Efforts to raise salaries, to reduce personnel turn-over, and to increase the professional competence of staff will further ensure that children get the kind of help they need.



# Notes and Brief Reports

## Economic Status of Aged Persons and Dependent Survivors, June 1952

At the end of June 1952 about 3 in every 10 persons 65 years of age and over in the United States were drawing benefits under social insurance and related programs. Two in every 10 persons in this age group, including several hundred thousand also receiving old-age and survivors insurance, were on the old-age assistance rolls. Approximately half the aged population, in other words, were receiving payments under public programs based either on past employment or service, or on need. Fewer than one-third of all persons past age 65 had any income from employment either as earners or the wives of earners.

The accompanying tables present estimates of the number of aged persons and of survivors in the population in June 1952 who were receiving income from employment,

Table 1.—Estimated number of persons aged 65 and over, receiving income from specified source, June 1952<sup>1</sup>

Source of income	Number of persons (In millions)		
	Total	Men	Women
Total population aged 65 and over <sup>2</sup> .....	13.2	6.2	7.0
Employment.....	4.1	2.5	1.6
Earners.....	3.1	2.5	.6
Wives of earners.....	1.0		1.0
Social insurance and related programs:			
Old-age and survivors insurance.....	3.4	1.9	1.6
Railroad retirement.....	.4	.2	.2
Federal employee retirement programs.....	.2	.1	( <sup>3</sup> )
Veterans' compensation and pension program.....	.3	.2	.1
Other <sup>4</sup> .....	.3	.1	.2
Old-age assistance.....	2.6	1.2	1.4

<sup>1</sup> Continental United States.

<sup>2</sup> Includes persons with no income and with income from sources other than those specified. Some persons received income from more than one of the sources listed.

<sup>3</sup> Fewer than 50,000.

<sup>4</sup> Beneficiaries of State and local government employee retirement programs and wives of male beneficiaries of programs other than old-age and survivors insurance and railroad retirement.

Sources: Number of persons of specified age, sex, and marital status estimated from Bureau of the Census data. Number of persons in receipt of payments under social insurance and related programs and from public assistance, reported by administrative agencies (partly estimated).

social insurance and related programs, and public assistance.

Comparison of the 1952 data with similar estimates for earlier years indicates that a slow but significant shift is taking place in the relative importance of these income sources for the aged. Approximately as many aged persons were working in 1952 as were employed in 1944, the peak war year for the employment of older workers. Because of the increase in the total aged population, however, such workers and the aged dependent wives of workers, as a proportion of the total, dropped from about 40 percent to about 31 percent. The proportion receiving old-age and survivors insurance benefits rose during the same period from 5 percent to 26 percent. Increases, although of a smaller magnitude, occurred also in the proportion with benefits from the special programs for railroad and government workers. The relative number receiving old-age assistance showed few important changes, constituting approximately one-fifth of the total throughout the period.

A substantial rise in the proportion of social insurance beneficiaries has also taken place among orphans and widows under age 65. Between 1944 and 1952 the relative number of paternal orphans with old-age and survivors insurance benefits rose from about 14 per 100 to about 39 per 100, the relative number with veterans' benefits from about 4 per 100 to about 14. Over the same period, old-age and survivors insurance beneficiaries among widows under age 65 with children under age 18 in their care increased from approximately 11 per 100 to approximately 29, and the number with veterans' benefits from 4 to 13 per 100. More than half the widows in June 1952 were working, but whether the proportion with income from employment was larger or smaller than it was during the war years is not known, since there are no reliable estimates of employment among widows in the earlier period. The relative number of widows and orphans on the rolls for aid to dependent children was somewhat but not

Table 2.—Estimated number of widows under age 65, and of children under age 18 with father dead, receiving income from specified sources, June 1952<sup>1</sup>

Source of income	Widows under age 65 <sup>2</sup>		Paternal orphans under age 18 <sup>3</sup>
	Total	With 1 or more children under age 18	
Total in population <sup>4</sup> .....	3.4	.7	2.1
Employment.....	2.0	.4	.1
Social insurance and related programs:			
Old-age and survivors insurance.....	.2	.2	.8
Veterans' compensation program.....	.4	.1	.3
Other <sup>5</sup> .....	( <sup>6</sup> )	( <sup>6</sup> )	.1
Aid to dependent children.....	.1	.1	.3

<sup>1</sup> Continental United States.

<sup>2</sup> Excludes widows who have remarried.

<sup>3</sup> Includes children not living with widowed mother.

<sup>4</sup> Includes persons with no income and with income from sources other than those listed. Some persons received income from more than one source.

<sup>5</sup> Railroad retirement and Federal employee retirement programs.

<sup>6</sup> Fewer than 50,000.

Sources: Number of widows in population and employed persons among widows and paternal orphans under age 18 estimated from Bureau of the Census data. Number of paternal orphans under age 18 based on 1949 estimate prepared by Division of the Actuary, Social Security Administration. Number of persons in receipt of payments under social insurance and related programs and from aid to dependent children, reported by administrative agencies (partly estimated).

much larger in 1952 than in 1944, when about 1 in every 8 were recipients of this form of public assistance.

## Social Welfare Expenditures in the United States, Fiscal Year 1950-51

Considerable interest exists, both in this country and elsewhere, in the proportion of its national income that the United States is spending from public funds for social welfare. To meet the many requests for such information, a summary of public welfare programs and expenditures in the fiscal year 1949-50 was presented in the *Bulletin* last year.<sup>1</sup> Similar data are now available for 1950-51.

For purposes of this analysis, social welfare has been broadly defined to

<sup>1</sup> October 1951, pp. 14-16.

include social insurance, public assistance, public health and medical services, education, the veterans' programs, vocational rehabilitation, housing and community development, and such special welfare programs as child welfare services, the school lunch program, and institutional care. Expenditures under these programs represented about 9 percent of our national income in the fiscal year ended June 30, 1950. Almost one-third of this amount, 3 percent of the national income, went for public education. The next largest amount, 2.2 percent of national income, was spent on veterans' programs. The various social insurance programs paid benefits amounting to somewhat less than 2 percent of national income, while civilian public health programs and public assistance each involved expenditures of 1 percent of the national income.

Most of the programs included in this analysis are administered by the States and localities, in some cases with Federal financial support. Of the \$24 billion spent in 1950-51 for social welfare programs, \$14 billion came from State and local funds. In addition, about \$2 billion of the \$10 billion spent by the Federal Government went to the States in the form of grants-in-aid. The largest of the grant programs is public assistance. The major part of the expenditures from Federal funds for unemployment insurance, education, and other welfare services and a substantial part of the Federal expenditures for civilian health and medical services also took the form of grants-in-aid to the States.

Total social welfare expenditures in 1950-51 accounted for about one-third of all government expenditures for all purposes. Education and the veterans' programs together took 55 percent of this amount, or about one-fifth of all government expenditures. Education accounted for 34 percent of all expenditures from State and local funds and the veterans' programs for almost 12 percent of all Federal expenditures. Social insurance benefits amounted to a little less than 6 percent of both Federal expenditures and of State and local expenditures.

Government expenditures, as used

*Social welfare expenditures in the United States under civilian public programs in relation to national income and to total government expenditures, fiscal year 1950-51*

Program	Program expenditures						
	Amount (in millions)			As percent of—			
	Total	From Federal funds	From State and local funds	National income <sup>1</sup>	Government expenditures <sup>2</sup>		
					Total	From Federal funds	From State and local funds
Total <sup>3</sup> .....	\$24,067.5	\$10,332.7	\$13,734.8	9.1	34.3	22.4	59.6
Social insurance <sup>4</sup> .....	4,642.5	2,717.4	1,925.1	1.8	5.8	5.9	5.9
Old-age and survivors insurance.....	1,568.5	1,568.5	.....	.6	2.3	3.4	.....
Unemployment insurance and employment service.....	1,059.4	183.4	876.0	.4	1.6	.4	4.0
Workmen's compensation.....	664.5	32.1	632.4	.3	( <sup>5</sup> )	.1	( <sup>5</sup> )
Other <sup>6</sup> .....	1,350.1	933.4	416.7	.5	2.0	2.0	1.9
Public assistance.....	2,583.2	1,187.7	1,395.5	1.0	3.8	2.6	6.3
Health and medical services <sup>7</sup> .....	2,512.2	315.3	2,197.0	1.0	3.7	.7	10.0
Other welfare services <sup>8</sup> .....	496.4	114.0	382.5	.2	.7	.2	1.7
Education.....	7,626.7	126.7	7,500.0	3.0	11.2	.3	34.1
Veterans' programs.....	5,604.3	5,269.6	334.7	2.2	8.2	11.4	1.5
Pensions and insurance benefits <sup>9</sup> .....	2,229.9	2,229.9	.....	.9	3.3	4.8	.....
Health services.....	691.1	691.1	.....	.3	1.0	1.5	.....
Other (education and special welfare benefits).....	2,683.3	2,348.6	334.7	1.0	3.9	5.1	1.5
Housing and community development.....	( <sup>10</sup> )	602.0	( <sup>10</sup> )	.....	.....	1.3	.....

<sup>1</sup> For fiscal year 1950-51, \$258.4 billion.

<sup>2</sup> Federal Government expenditures (including grants-in-aid and expenditures from social insurance trust funds, except those from State accounts in the unemployment trust fund) of \$46.2 billion; State and local government expenditures (including expenditures from State accounts in the unemployment trust fund but excluding Federal grants-in-aid) of \$22.0 billion.

<sup>3</sup> Excludes State and local expenditures for housing and community development, for which data are not available.

<sup>4</sup> Because a substantial portion of non-Federal workmen's compensation payments are made through private insurance carriers, they have been

omitted in computing percentages relating to State and local government expenditures.

<sup>5</sup> Excludes veterans' programs.

<sup>6</sup> Represents railroad and Federal, State, and local government employee insurance systems and temporary disability insurance programs in 3 States.

<sup>7</sup> Includes hospital construction and medical research; excludes veterans' programs.

<sup>8</sup> Represents vocational rehabilitation, child welfare services, school lunch program, and institutional care.

<sup>9</sup> Pensions and compensation, readjustment allowances, burial awards, and Federal appropriation for Government life insurance.

<sup>10</sup> Not available.

here, include expenditures from social insurance trust funds as well as the regular budgetary expenditures from general revenues. About 14 percent of the total social welfare expenditures and slightly more than 20 percent of the Federal expenditures came from trust funds built up through earmarked contributions made by insured persons, their employers, or employers and workers jointly.

The most notable changes from the previous year, when total social welfare expenditures were slightly more than 10 percent of national income, were a substantial decrease in veterans' payments, a decline of 50 percent in unemployment insurance benefits, and the doubling of benefit payments under old-age and survivors insurance.

The 100-percent rise in old-age and survivors insurance benefits re-

sulted primarily from the liberalization of benefits and extension of the coverage of the program under the 1950 amendments to the Social Security Act. This increase was more than offset by the \$1 billion decrease in unemployment insurance benefits as the economy recovered from the brief recession of 1949-50. As a result, total social insurance payments, though approximately the same in dollar amount, represented a somewhat smaller proportion of national income in the fiscal year 1950-51 than in the preceding year.

Expenditures under the veterans' programs declined some \$600 million, as the number of World War II veterans receiving educational grants and scholarships began to decline. As a result, expenditures for the veterans' programs represented 2.2 percent of the national income in the fiscal year 1950-51 and 2.8 percent



in the preceding year. Public expenditures for education were about \$1 billion more in 1950-51 than in the preceding year but continued to represent 3 percent of the larger national income.

## Workmen's Compensation Payments, 1951

More work injuries and higher rates of payment brought workmen's compensation benefits to an estimated \$707 million in 1951, about 15 percent above the 1950 total. The proportionate increase was considerably greater than that for immediately preceding years and has not been exceeded at any time during the 13-year period for which estimates of payments are available. Even in the year 1942, marked by the shift into high gear for the war effort, payments of \$330 million topped the preceding year's total by only 13 percent.

Contributing to the record increase in payments was a 9-percent rise in disabling work injuries—compensable and noncompensable—between 1950 and 1951. The Bureau of Labor Statistics estimate of 2.1 million work injuries in 1951 reflects not only higher employment with more hours of exposure to industrial injuries but also an increase in the rate of injuries. Compensation payments to injured workers were based on the high wages of recent years; medical benefits showed the effect of higher costs of hospitalization and medical services. Thus, the continuing upward trend in workmen's compensation payments was greatly accelerated in 1951.

The increase was far from uniform from State to State. Under nine programs, payments in 1951 were at least 25 percent higher than in 1950. Most of these were in States that had failed to register as large a gain as the national increase during the preceding year; they had enacted legislation during 1951 to liberalize the maximum on the weekly benefit amount. In nine other States, 1951 payments were at more or less the same level as 1950 payments. A few of these States had outstepped the

national increase between 1949 and 1950.

Of the estimated \$707 million, \$444 million (63 percent) was paid by

### Preliminary estimates of workmen's compensation payments, by State, 1950 and 1951<sup>1</sup>

[In thousands]			
State	1950	1951	Percent- age change, 1951 from 1950
Total.....	\$616,789	\$707,075	+14.6
Alabama.....	2,137	3,264	+52.7
Arizona.....	5,800	5,900	+1.7
Arkansas.....	3,705	4,430	+19.6
California.....	67,070	66,570	-16.6
Colorado.....	3,568	3,200	-10.3
Connecticut.....	9,500	11,182	+17.7
Delaware.....	720	840	+16.7
Dist. of Col.....	2,360	2,635	+11.7
Florida.....	7,418	9,340	+25.9
Georgia.....	4,287	5,130	+20.1
Idaho.....	1,950	2,008	+3.0
Illinois.....	31,370	35,090	+11.9
Indiana.....	8,920	11,270	+26.3
Iowa.....	4,985	5,510	+10.5
Kansas.....	4,260	4,917	+15.4
Kentucky.....	6,767	7,400	+9.4
Louisiana.....	11,400	13,070	+14.6
Maine.....	1,600	2,040	+27.5
Maryland.....	6,920	8,410	+21.5
Massachusetts.....	24,100	27,600	+14.5
Michigan.....	23,243	24,100	+3.7
Minnesota.....	9,662	11,200	+15.9
Mississippi.....	2,420	3,310	+36.8
Missouri.....	10,520	12,146	+15.5
Montana.....	2,544	2,990	+17.5
Nebraska.....	2,360	2,758	+16.9
Nevada.....	1,500	2,295	+53.0
New Hampshire.....	1,670	1,855	+11.1
New Jersey.....	29,010	36,390	+25.4
New Mexico.....	2,330	2,640	+13.3
New York.....	119,188	134,590	+12.9
North Carolina.....	6,430	7,500	+16.6
North Dakota.....	1,100	1,256	+14.2
Ohio.....	40,000	40,600	+1.5
Oklahoma.....	8,044	9,890	+22.9
Oregon.....	8,983	11,248	+25.2
Pennsylvania.....	30,830	34,370	+11.5
Rhode Island.....	3,800	4,520	+18.9
South Carolina.....	4,000	3,920	-2.0
South Dakota.....	950	963	+1.4
Tennessee.....	5,429	6,352	+17.0
Texas.....	33,380	38,979	+16.8
Utah.....	1,880	2,090	+11.2
Vermont.....	900	1,115	+23.9
Virginia.....	5,640	6,250	+10.8
Washington.....	14,770	17,300	+17.1
West Virginia.....	9,632	10,096	+4.8
Wisconsin.....	13,356	15,049	+12.7
Wyoming.....	1,011	1,050	+3.9
Federal employees.....	23,370	30,427	+30.2

<sup>1</sup> Payments represent cash and medical benefits and include insurance losses paid by private insurance carriers (compiled from the *Spectator: Insurance by States of Fire, Marine, Casualty, Surety and Miscellaneous Lines*, 79th and 80th annual issues), net disbursements of State funds (data from the *Spectator*, the *Argus Casualty and Surety Chart* (52d and 53d annual editions), and State reports; estimates for some States), and self-insurance payments (estimated from available State data). Data for calendar years except for West Virginia, and for Federal employees, and for State fund disbursements in Maryland, Montana, North Dakota, Oregon, and Utah, for which data for fiscal years ended in 1950 and 1951 were used. Includes benefit payments under the Longshoremen's and Harbor Workers' Compensation Act and the Defense Bases Compensation Act for the States in which such payments are made.

private insurance carriers. State funds paid out close to 24 percent of the total, and self-insurers about 14 percent. Preliminary estimates of the national totals for each type of insurer are shown below.

[In thousands]		
Type of insurer	1950	1951
Total.....	\$616,789	\$707,075
Private carriers.....	381,080	443,061
State funds.....	148,509	166,745
Self-insurers.....	87,200	96,649

In contrast to a 16-percent rise in private carrier payments, State fund disbursements went up only 12 percent. Excluding the program for Federal employees with its 30-percent increase, payments from other State funds rose less than 9 percent.

It is estimated that medical and hospitalization benefits accounted for about one-third of the total payments under workmen's compensation programs. Of the nonmedical payments, about 87 percent was cash compensation for nonfatal injuries and the remaining 13 percent was paid in death cases. Following are the preliminary estimates for each year:

[In millions]		
Type of payment	1950	1951
Total.....	\$617	\$707
Medical and hospitalization.....	200	232
Compensation, total.....	417	475
Disability.....	362	415
Survivor.....	55	60

## OASI Benefit Formulas

Up to the present time there have been four different formulas for the determination of a benefit amount under the old-age and survivors insurance program, as shown in chart 1. The formula established by the original Social Security Act never became effective, since it was superseded by that in the 1939 amendments before any monthly benefits were payable. The formula provided in the 1950 legislation was effective only for the period from April 1952 to August of that year, when it was replaced by the formula in the 1952 amend-

ments to the Social Security Act (chart 2).

This note compares the results of the formulas as they apply at various wage levels and shows how a hypo-

**Table 1.—Illustrative wage histories of worker retiring at end of 1952**

Year of employment	Scale A <sup>1</sup>	Scale B <sup>2</sup>	Scale C <sup>3</sup>
1937.....	\$899	<sup>4</sup> \$1275	\$3000
1938.....	832	1211	3000
1939.....	881	1247	3000
1940.....	926	1305	3000
1941.....	1014	1466	3000
1942.....	1127	1703	3000
1943.....	1289	1913	3000
1944.....	1369	1996	3000
1945.....	1328	1982	3000
1946.....	1394	2031	3000
1947.....	1571	2173	3000
1948.....	1677	2281	3000
1949 <sup>5</sup> .....	1706	2299	3000
1950 <sup>6</sup> .....	1767	2364	3000
1951 <sup>6</sup> .....	2019	2710	3600
1952 <sup>6</sup> .....	2100	2809	3600

<sup>1</sup> Based on actual average creditable wage of all workers.

<sup>2</sup> Based on actual average creditable wage of all 4-quarter workers.

<sup>3</sup> Based on maximum creditable wage.

<sup>4</sup> Estimated.

<sup>5</sup> Preliminary.

<sup>6</sup> Rough estimate.

thetical individual retiring at the end of 1952 would fare, in contrast to what he might have expected if the earlier formulas had continued in effect.<sup>1</sup> The conversion tables of the 1950 and 1952 amendments are not considered here.

Several illustrative wage histories are given in table 1 for an individual who began covered employment in 1937 and was steadily employed in each year thereafter until he retired at the end of 1952. Scale A is based on the actual average creditable wage of all workers with wage credits in each year, while scale B is based on the average for workers employed in all 4 quarters. Scale C is based on the maximum wage that can be credited.

Table 2 shows the benefits resulting under the various formulas for each of the three scales. Figures are shown not only for the actual upward trend in wages but also, for the 1935 formula, for a level-wage

<sup>1</sup> For detailed descriptions of the four formulas and examples of illustrative benefits see Actuarial Studies Nos. 8, 14, 30, and 34, prepared by the Division of the Actuary, Social Security Administration.

**Chart 1.—OASI benefit formulas under the Social Security Act and its amendments**

Year of legislation	Monthly amount for retired worker <sup>1</sup>
1935.....	3/4% of first \$3,000 of cumulative wage credits + 1/12% of next \$42,000 of cumulative wage credits + 1/24% of next \$84,000 of cumulative wage credits.
1939.....	40% of first \$50 of average monthly wage + 10% of next \$200 of average monthly wage multiplied by 1 + 1% for each year of coverage.
1950.....	50% of first \$100 of average monthly wage + 15% of next \$200 of average monthly wage.
1952.....	55% of first \$100 of average monthly wage + 15% of next \$200 of average monthly wage.

<sup>1</sup> In general, computed over the entire period of potential coverage under the system.

assumption. The latter figure represents what the individual could have "anticipated" in 1937 on the basis of his then existing wages. The benefits are shown both in dollars and as a percentage of the wage being earned at retirement in 1952. For the 1939 and later formulas, figures are given for the worker's benefit alone and also for the combined benefits for a worker and eligible wife. (Under the 1935 act there was no additional wife's benefit.)

There are, of course, sharp increases in the dollar amounts because of the rise in the general wage level. For wage scales A and B, the actual amount paid under the 1952 amendments to a retired worker without

wife is about two and a half times what might have been anticipated in 1937; for a worker whose wife is also eligible for benefits, there is a fourfold increase. If the 1935 act had been left unchanged, the dollar amounts would have risen, but the relative adequacy of the benefit when related to the final wage would have been reduced almost 50 percent. When wage scales A and B are used, the formula in the 1939 amendments and that in the act of 1935, interestingly enough, produce about the same amounts for a retired worker without wife.

When benefits are considered in relation to wages, even for a retired worker without wife, benefits under

**Table 2.—Benefits under different formulas for illustrative wage histories of worker retiring at end of 1952**

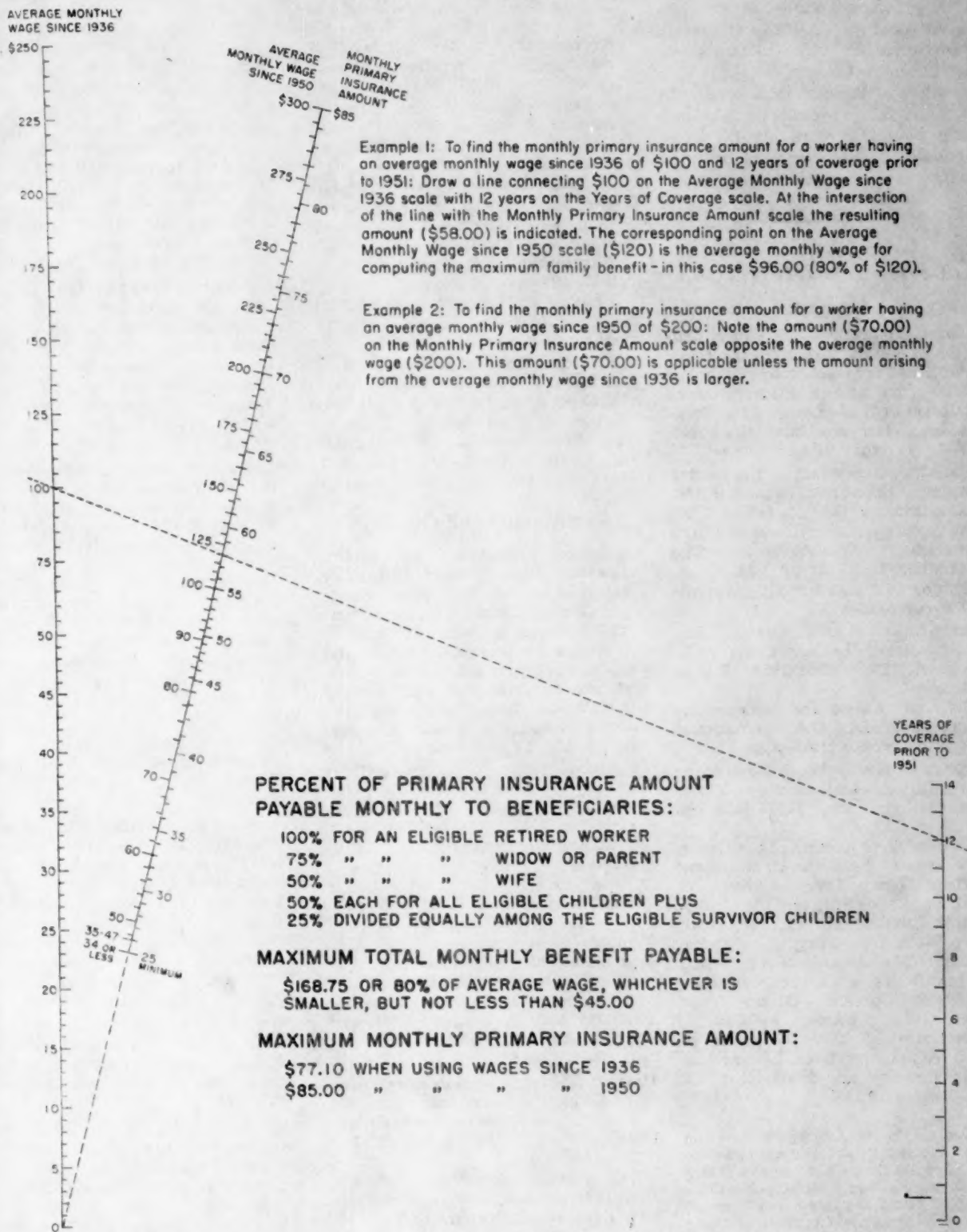
Benefit formula	Wage assumption	Old-age benefit		Old-age benefit plus wife's benefit	
		Monthly amount	As percent of wage at retirement	Monthly amount	As percent of wage at retirement
Using wage scale A					
1935-----	Level <sup>1</sup>	\$24.49	33	( <sup>2</sup> )	( <sup>2</sup> )
1935-----	Increasing	30.75	18	( <sup>2</sup> )	( <sup>2</sup> )
1939-----	Increasing	30.64	18	\$45.96	26
1950-----	Increasing	60.70	35	91.10	32
1952-----	Increasing	65.70	38	98.60	56
Using wage scale B					
1935-----	Level <sup>1</sup>	29.50	28	( <sup>2</sup> )	( <sup>2</sup> )
1935-----	Increasing	38.13	16	( <sup>2</sup> )	( <sup>2</sup> )
1939-----	Increasing	35.98	15	53.97	23
1950-----	Increasing	69.40	30	104.10	45
1952-----	Increasing	74.40	32	111.60	48
Using wage scale C					
1935-----	Level <sup>1</sup>	51.25	20	( <sup>2</sup> )	( <sup>2</sup> )
1935-----	Increasing	51.75	17	( <sup>2</sup> )	( <sup>2</sup> )
1939-----	Increasing	46.40	15	60.60	23
1950-----	Increasing	80.00	27	120.00	40
1952-----	Increasing	85.00	28	127.50	42

<sup>1</sup> At 1937 figure.

<sup>2</sup> Wife's benefit not provided under 1935 act; therefore same amount is payable as for old-age benefit alone.



**Chart 2.—Method of determining old-age and survivors insurance benefits under the 1952 amendments to the Social Security Act**



Source: Division of the Actuary.

the 1952 amendments were more favorable than those that might have been anticipated under the 1935 act for all wage scales. The comparison is, of course, even more favorable to the present program when wife's benefits are taken into account. In other words, the benefits that are now being paid are relatively far more adequate than the original program would have provided.

## Recent Publications\*

### General

BAUMOL, WILLIAM J. *Welfare Economics and the Theory of the State*. Published for the London School of Economics and Political Science (University of London). Cambridge: Harvard University Press, 1952. 171 pp. \$4.25.

CHAMBER OF COMMERCE OF THE UNITED STATES. ECONOMIC RESEARCH DEPARTMENT. *Fringe Benefits, 1951, the Nonwage Labor Costs of Doing Business*. Washington: The Chamber, 1952. 32 pp. \$1.  
A study of fringe benefit payments of 736 companies.

INTERNATIONAL LABOR OFFICE. *The International Labour Code, 1951*. Geneva: The Office, 1952. 2 vols. \$10.

The Conventions and Recommendations adopted by the International Labor Conference, 1919-51.

*Readings in Group Work*. Dorothea F. Sullivan, editor. New York: Association Press, 1952. 438 pp. \$4.50.

Includes The Function of the Group Work Agency, by Stella E. Hartman; Charting Group Progress, by Saul Bernstein; Leadership and the Group, by Ruth Cunningham and associates; Group Work with Parents, by Helen Northen; The Joint Use of Group Work and Case Work Techniques, by Merrill B. Conover; Group Work Versus Group Therapy, by Charles G. McCormick; The Dynamics of Group Action, by Kurt Lewin; and Group Emotion and Leadership, by Fritz Redl.

\*Prepared in the Library, Federal Security Agency. Orders for the publications listed should be directed to publishers and booksellers; Federal publications for which prices are listed should be ordered from the Superintendent of Documents, U. S. Government Printing Office, Washington 25, D. C.

RONKEN, HARRIET O., and LAWRENCE, PAUL R. *Administering Changes: A Case Study of Human Relations in a Factory*. Boston: Harvard University, Graduate School of Business Administration, Division of Research, 1952. 324 pp. \$3.50.

TRECKER, HARLEIGH B., and TRECKER, AUDREY R. *How to Work with Groups*. New York: Woman's Press, 1952. 167 pp. \$3.

U. S. DEPARTMENT OF LABOR. BUREAU OF LABOR STATISTICS. *Developments in Consumers' Cooperatives in 1951*. (Bulletin No. 1073.) Washington: U. S. Govt. Print. Off., 1952. 29 pp. 20 cents.

Includes a discussion of Federal and State legislation on credit unions, medical care, and housing.

U. S. DEPARTMENT OF LABOR. BUREAU OF LABOR STATISTICS. *Retail Prices of Food, 1950, Including Historical Tables of Item Indexes, 1939-50*. (Bulletin No. 1055.) Washington: U. S. Govt. Print. Off., 1952. 37 pp. 25 cents.

### Retirement and Old Age

AMERICAN FEDERATION OF LABOR. *Pension Plans Under Collective Bargaining: A Reference Guide for Trade Unions*. Washington: The Federation, 1952. 105 pp.

Includes chapters on the nature and purpose of pension plans, cost factors, methods of financing, methods of administering, benefit provisions, the relation of benefits to costs, and private plans and social security.

*Employment After 45. Proceedings of the Joint Conference on the Problem of Making a Living While Growing Old, May 22, 23, 1952, Philadelphia, Pennsylvania*. Philadelphia: Temple University and Pennsylvania Department of Labor and Industry, Sept. 1952. 168 pp.

A conference sponsored jointly by Temple University, School of Business and Public Administration, Bureau of Economic and Business Research, and the Commonwealth of Pennsylvania, Department of Labor and Industry, Bureau of Employment Security.

LAVERY, RUTH. "Non-Resident Aid: A Community Program for the Aged." *State Government*, Chicago, Vol. 25, Oct. 1952, pp. 222-224 ff. 50 cents.

The field director of the Peabody Home for Aged Women in New York City describes its program.

MICHIGAN. UNIVERSITY. *Facts for Housing the Aging*. Compiled for

the University of Michigan, Fifth Annual Conference on Aging, July 24-26, 1952, Ann Arbor, Michigan. Ann Arbor: The University, 1952. 39 pp. Processed.

Information about older people and their living arrangements.

MYERS, ROBERT J. *Actuarial Cost Estimates for the Old-Age and Survivors Insurance System as Modified by the Social Security Act Amendments of 1952*. Prepared for use of the Committee on Ways and Means by the Actuary to the Committee. Washington: U. S. Govt. Print. Off., 1952. 13 pp.

NEW YORK. STATE. UNIVERSITY. EDUCATION DEPARTMENT. PUPIL PERSONNEL SERVICES AND ADULT EDUCATION. BUREAU OF ADULT EDUCATION. *Retirement—A Second Career: Teaching Units on Preparation for Retirement*. (Bulletin No. 8, rev.) Albany: The University, 1952. 70 pp.

*Problems of Aging. Transactions of the Fourteenth Conference, September 7-8, St. Louis, Mo.* Edited by Nathan W. Shock and sponsored by the Josiah Macy, Jr. Foundation. New York: Josiah Macy, Jr. Foundation, 1952. 138 pp. \$3.

Includes Economics, Employment, and Welfare, by Wilbur J. Cohen; Medical Services, Hygiene, and Housing, by Joseph W. Mountin; and Sociology, Psychology, Education, and Religion, by Robert J. Havighurst.

STEINCRONH, PETER J. *How to Add Years to Your Life*. New York: Wilfred Funk, Inc., 1952. 238 pp. \$2.95.

VIRGINIA. ADVISORY LEGISLATIVE COUNCIL. *Social Security Coverage for Government Employees, Disability and Retirement Benefits for Teachers and State Employees. Report . . . to the Governor and the General Assembly of Virginia*. Richmond: Commonwealth of Virginia, Division of Purchase and Printing, 1951. 14 pp.

WEISS, JOSEPH. "Employment Problems of Older Workers." *Jewish Social Service Quarterly*, New York, Vol. 28, June 1952, pp. 423-427. \$2.

WISCONSIN. LEGISLATURE. JOINT SURVEY COMMITTEE ON RETIREMENT SYSTEMS. *Report*. Madison: The Committee, Dec. 1951. 169 pp. Processed.

Reports on pension bills introduced during the 1951 session of the Wisconsin Legislature.



## Employment

NATIONAL COMMITTEE ON SHELTERED WORKSHOPS AND HOMEBOUND PROGRAMS. *Sheltered Workshops and Homebound Programs: A Handbook on Their Establishment and Standards of Operation*. New York: The Committee, 1952. 71 pp. \$1.

Designed as a guide for programs for rehabilitation of the handicapped.

U. S. DEPARTMENT OF LABOR. WOMEN'S BUREAU. *The Outlook for Women as Physical Therapists*. (Medical Service Series, Bulletin No. 203-1, rev.) Washington: U. S. Govt. Print. Off., 1952. 51 pp. 20 cents.

Points out the need for physical therapists in the program for crippled children and the vocational rehabilitation program.

## Public Welfare and Relief

AKANA, PAUL. "Toward a Diagnosis of Public Attitudes Regarding Confidentiality of Assistance Records." *Social Work Journal*, New York, Vol. 33, Oct. 1952, pp. 191-195 f. \$2.

GREAT BRITAIN. NATIONAL ASSISTANCE BOARD. *Report for the Year Ended 31st December, 1952*. (Cmd. 8632.) London: H. M. Stationery Office, 1952. 47 pp. 1s.6d.

KASAI, YOSHISUKE. "The Development of the Public Assistance Program in Japan." *Public Aid in Illinois*, Chicago, Vol. 19, July 1952, pp. 1-4 f., and Aug. 1952, pp. 6-10.

QUINLAN, LUCILE. "A Short History—15 Years of Public Welfare in Minnesota." *Minnesota Welfare*, St. Paul, Vol. 8, Aug. 1952, pp. 16-18 ff.

SHOSTROM, EVERETT L., and BRAMMER, LAWRENCE M. *The Dynamics*

of the Counseling Process. New York: McGraw-Hill Book Company, Inc., 1952. 213 pp. \$3.50.

Designed to help in developing and improving a counseling program.

## Maternal and Child Welfare

BLACKWELL, GORDON W., and GOULD, RAYMOND F. *Future Citizens All*. Chicago: American Public Welfare Association, 1952. 181 pp. \$2.

A study, made with the cooperation of 38 States, the District of Columbia, and the Territory of Alaska, that gives extensive information on more than 6,500 families for whom payments under aid to dependent children were terminated in late 1950 and early 1951. The study was designed to "throw new light upon the environmental and familial situation of approximately one and one-half million children in low-income families in this country who are currently being assisted through the Aid to Dependent Children program."

HESELTINE, MARJORIE M. "Feeding of Mothers and Children under Emergency Conditions." *Public Health Reports*, Washington, Vol. 67, Sept. 1952, pp. 872-875. 45 cents.

By the chief of the Nutrition Section, Division of Health Services, Children's Bureau. Discussion of the special problems associated with feeding this group.

SCHNEIDERS, ALEXANDER A. *The Psychology of Adolescence: A Factual and Interpretive Study of the Conduct and Personality of Youth*. Milwaukee: Bruce Publishing Co., 1951. 550 pp. \$4.

VIRTUE, MAXINE BOORD. "Public Services to Children: A Study in Confusion." *Journal of the American Judicature Society*, Ann Arbor, Vol. 36, Aug. 1952, pp. 46-49. Free.

Discusses Michigan's public services for children.

WEINER, HYMAN. "Group Work with Children in a Medical Setting." *Child Welfare*, New York, Vol. 31, Oct. 1952, pp. 8-9. 35 cents.

Describes the group work in the Blythedale Hospital and Rehabilitation Center in Westchester County, New York.

## Health and Medical Care

AMERICAN MANAGEMENT ASSOCIATION. *Significant Developments in Special Coverages*. (Insurance Series, No. 95.) New York: The Association, 1952. 52 pp. \$1.25.

Includes a paper by A. M. Wilson on experience with coverage for catastrophic illness.

Health Security by Union Action: A Report on the Sidney Hillman Health Center of New York. New York: New York Joint Board, Amalgamated Clothing Workers of America, May 1952. 62 pp.

MERRILL, A. P. "Hospitals for the Chronically Ill." *New York State Journal of Medicine*, New York, Vol. 52, Oct. 1, 1952, pp. 2393-2396. 50 cents.

Points out that the care of the chronically ill and aged sick person is the number one public health problem today.

NEW YORK STATE JOINT HOSPITAL SURVEY AND PLANNING COMMISSION. *Improving Hospital Service through Community Planning*. (Legislative Document (1951) No. 16.) Albany: The Commission, 1951. 73 pp.

The annual report for 1950-51.

RAPPORT, SIDNEY M. "The Role of the Psychiatrist in Vocational Service." *Jewish Social Service Quarterly*, New York, Vol. 28, June 1952, pp. 375-377. \$2.

## VENDOR PAYMENTS

(Continued from page 10)

family receiving aid to dependent children. In Connecticut the payments are \$6 for each recipient of old-age assistance and for each family receiving aid to dependent children; the payments amount to \$5 for each

recipient of aid to the blind.

The Federal share of total vendor payments in June was 18 percent in Connecticut; it was 24 percent in New Hampshire. Because the proportion of money payments below the Federal maximums is higher in New Hampshire than in Connecticut, a

larger proportion of the payments into the pooled fund in New Hampshire could be included within the Federal maximums.

Plans approved for two of the States not reporting in June—New Mexico and West Virginia—also provide for a pooled fund.

# Current Operating Statistics

Table 1.—Selected social insurance and related programs, by specified period, 1940–52

[In thousands; data corrected to Nov. 10, 1952]

Year and month	Total	Retirement, disability, and survivor programs										Unemployment insurance programs					
		Monthly retirement and disability benefits <sup>1</sup>				Survivor benefits						Temporary disability benefits <sup>9</sup>		State laws <sup>10</sup>	Service-men's Readjustment Act <sup>12</sup>	Railroad Unemployment Insurance Act <sup>11</sup>	
		Social Security Act	Railroad Retirement Act	Civil Service Commission <sup>3</sup>	Veterans Administration <sup>4</sup>	Monthly				Lump-sum <sup>7</sup>		State laws <sup>10</sup>	Railroad Unemployment Insurance Act <sup>11</sup>				
						Social Security Act <sup>4</sup>	Railroad Retirement Act <sup>5</sup>	Civil Service Commission <sup>3</sup>	Veterans Administration <sup>4</sup>	Social Security Act	Other <sup>6</sup>						
Number of beneficiaries																	
1951																	
September		2,896.7	263.3	168.4	2,381.2	1,335.8	148.9	32.3	1,016.2	32.8	8.7	26.8	28.6	757.8	.8	20.7	
October		2,932.9	263.9	169.2	2,385.5	1,357.9	150.6	33.2	1,018.6	37.0	10.6	27.6	32.9	712.8	.5	21.2	
November		2,960.6	264.7	170.2	2,388.7	1,371.6	151.0	33.9	1,019.4	30.5	9.0	26.6	31.5	749.3	.7	30.9	
December		2,993.9	267.1	171.0	2,391.0	1,385.1	149.7	34.5	1,020.3	27.8	8.3	27.2	28.9	797.3	.7	31.6	
1952																	
January		3,020.6	284.0	171.7	2,392.6	1,402.7	149.7	35.4	1,028.7	39.3	8.8	27.6	38.3	1,185.2	.9	48.3	
February		3,056.2	308.1	172.5	2,393.8	1,419.6	150.5	36.2	1,031.3	38.8	8.6	28.7	28.6	1,146.4	.8	48.3	
March		3,076.9	324.4	173.3	2,398.1	1,435.2	151.4	37.2	1,029.6	40.0	11.1	33.1	28.3	1,112.8	.6	41.0	
April		3,094.4	336.2	173.9	2,403.5	1,454.2	152.3	38.2	1,036.4	40.2	13.2	32.1	27.4	992.6	.4	35.6	
May		3,104.8	343.2	174.8	2,412.2	1,469.8	153.2	39.1	1,040.4	37.7	12.2	30.2	23.8	918.4	.3	25.6	
June		3,109.5	348.9	175.6	2,418.0	1,484.3	154.2	39.8	1,042.0	35.9	11.6	32.4	24.7	918.1	.3	31.6	
July		3,120.3	352.7	176.5	2,424.4	1,488.2	154.6	40.6	1,044.2	28.4	12.1	32.6	26.9	870.9	.3	68.6	
August	(a)	3,154.7	354.7	178.3	2,429.3	(13)	154.6	41.3	1,047.2	31.9	11.2	30.7	33.1	979.9	.2	72.8	
September	(a)	3,153.1	353.1	179.3	2,435.5	(13)	154.1	42.3	1,050.4	32.7	10.9	30.4	36.9	630.8	.1	37.9	
Amount of benefits <sup>14</sup>																	
1940		\$1,188,702	\$21,074	\$114,166	\$62,019	\$317,851	\$7,784	\$1,448	\$105,696	\$11,736	\$12,267			\$518,700		\$15,961	
1941		1,085,488	55,141	119,912	64,933	320,561	25,454	1,559	111,799	13,328	13,943			344,321		14,537	
1942		1,130,721	80,305	122,806	68,115	325,265	41,702	1,603	111,193	15,038	14,342			344,084		6,268	
1943		921,465	97,257	125,795	72,961	331,350	57,763	1,704	116,133	17,830	17,255	\$2,857		79,643		917	
1944		1,118,798	119,009	129,707	77,193	456,279	76,942	1,765	144,302	22,146	19,238	5,035		62,385	\$4,215	382	
1945		2,065,566	157,391	137,140	83,874	697,830	104,231	1,772	254,238	26,135	23,431	4,669		445,866	126,630	2,350	
1946		5,149,761	230,285	149,188	94,585	1,268,984	130,139	1,817	333,640	27,267	30,610	4,761		1,094,850	1,743,718	39,017	
1947		4,700,827	299,830	177,053	106,876	1,676,029	153,109	19,285	382,515	29,517	33,115	26,024	\$11,368	776,165	970,542	39,401	
1948		4,510,041	366,887	208,642	132,852	1,711,182	176,736	36,011	\$918	413,912	32,315	32,140	35,572	793,265	510,167	28,599	
1949		5,694,080	454,483	240,893	158,973	1,692,215	201,369	39,257	4,317	477,406	33,158	31,771	59,066	1,737,279	430,194	103,596	
1950		5,357,432	718,473	254,240	175,787	1,732,208	299,672	43,884	8,409	491,579	32,740	33,578	70,880	28,099	1,373,426	34,653	
1951		5,641,957	1,361,046	268,733	196,529	1,647,938	523,485	49,527	14,014	519,398	57,337	33,556	81,435	26,297	840,411	2,234	
1952																	
September		446,740	108,246	21,615	16,622	135,173	41,669	3,842	1,248	43,075	4,468	2,514	2,455	2,563	62,049	98	
October		461,013	109,493	21,660	16,880	137,523	42,332	3,886	1,288	44,940	5,041	3,146	2,862	3,082	67,449	55	
November		464,127	110,473	24,441	16,877	136,590	42,741	5,158	1,372	43,930	4,164	2,428	2,654	2,866	68,607	52	
December		468,247	111,646	24,774	16,955	136,062	43,145	5,123	1,318	45,617	3,810	1,870	2,609	2,701	70,624	59	
1952																	
January		522,902	113,046	25,662	17,124	137,537	43,674	5,296	1,384	45,266	5,431	2,681	2,885	3,387	116,460	84	
February		511,274	114,004	26,683	17,287	136,561	44,168	5,404	1,414	44,573	5,305	2,700	2,792	2,447	105,023	66	
March		512,830	114,703	27,400	17,380	137,533	44,628	5,524	1,461	45,519	5,456	3,132	3,283	2,602	101,564	56	
April		507,643	115,262	27,875	17,533	138,037	45,184	5,571	1,501	45,281	5,431	3,576	3,373	2,432	94,385	45	
May		500,390	115,582	28,102	17,662	138,250	45,647	5,669	1,525	45,708	5,122	3,118	3,182	2,204	86,958	33	
June		497,420	115,666	28,478	17,723	136,055	46,073	5,727	1,550	46,985	4,898	3,048	3,291	2,218	83,511	29	
July		520,521	116,124	28,698	17,922	147,536	46,173	5,747	1,591	48,267	3,893	3,606	3,531	2,667	88,612	26	
August	(15)	537,321		28,807	18,215	148,319	(15)	5,765	1,627	49,929	4,703	2,814	3,160	4,316	95,389	14	
September	(15)	531,722		28,600	20,859	149,479	(15)	5,765	1,928	49,106	4,911	3,441	3,311	4,746	62,094	9	

<sup>1</sup> Under the Social Security Act, retirement benefits—old-age, wife's, and husband's benefits, and benefits to children of old-age beneficiaries—partly estimated. Under the other 3 systems, benefits for age and disability; beginning December 1951, spouse's annuities under the Railroad Retirement Act.

<sup>2</sup> Data for civil-service retirement and disability fund; excludes noncontributory payments made under the Panama Canal Construction Annuity Act to persons who worked on Canal construction 1904–14 or to their widows. Through June 1948, retirement and disability benefits include payments to survivors under joint and survivor elections; beginning July 1948, payments under survivor provisions shown as survivor benefits.

<sup>3</sup> Pensions and compensation, and subsistence payments to disabled veterans undergoing training.

<sup>4</sup> Mother's, widow's, widower's, parent's, and child's benefits. Partly estimated.

<sup>5</sup> Annuities to widows under joint and survivor elections; 12-month death-benefit annuities to widows and next of kin; and, beginning February 1947, widow's, widow's current, parent's, and child's benefits.

<sup>6</sup> Payments to widows, parents, and children of deceased veterans.

<sup>7</sup> Number of decedents on whose account lump-sum payments were made.

<sup>8</sup> Payments under the Railroad Retirement Act and Federal civil-service and veterans' programs.

<sup>9</sup> First payable in Rhode Island, April 1943; in California, December 1946; in

New Jersey, January 1949; in New York, July 1950 (data not available); and under the railroad program, July 1947. Excludes hospital benefits in California; also excludes private plans in California and New Jersey except for calendar-year totals.

<sup>10</sup> Represents average weekly number of beneficiaries.

<sup>11</sup> Represents average number of beneficiaries in a 14-day registration period. <sup>12</sup> Readjustment allowances to unemployed veterans and to self-employed veterans. Number represents average weekly number of continued claims for the unemployed and of claims paid during the month for the self-employed.

<sup>13</sup> Data by type of benefit not available; amount paid for all types of benefits (\$103,725,000, partly estimated) included in total.

<sup>14</sup> Payments: amounts certified, under the Social Security Act (except monthly data for monthly benefits, which represent benefits in current-payment status), the Railroad Retirement Act, and the Railroad Unemployment Insurance Act; disbursements, for Veterans Administration programs except the readjustment allowance program; checks issued, under the State unemployment insurance and temporary disability laws and under the Servicemen's Readjustment Act; for civil-service programs, disbursements through June 1949 and authorizations beginning July 1949. Adjusted on annual basis except for Civil Service Commission data, which are adjusted monthly.

Source: Based on reports of administrative agencies.



Table 2.—Contributions and taxes collected under selected social insurance and related programs, by specified period, 1950-52

[In thousands]

Period	Retirement, disability, and survivors insurance			Unemployment insurance		
	Federal insurance contributions <sup>1</sup>	Federal civil-service contributions <sup>2</sup>	Taxes on carriers and their employees	State unemployment contributions <sup>3</sup>	Federal unemployment taxes <sup>4</sup>	Railroad unemployment insurance contributions <sup>5</sup>
Fiscal year:						
1950-51.....	\$3,120,404	\$684,343	\$577,509	\$1,364,500	\$233,537	\$24,081
1951-52.....	3,594,248	722,850	734,990	1,431,907	258,945	25,734
3 months ended:						
September 1950.....	702,261	307,026	137,355	332,359	16,602	6,014
September 1951.....	950,230	401,754	256,730	440,231	17,320	4,668
September 1952.....	860,402	431,323	159,980	392,316	22,151	6,281
1951						
September.....	259,448	* 342,357	190,087	8,075	1,004	4,063
October.....	33,105	38,313	11,201	113,755	3,018	1,884
November.....	401,037	34,006	91,342	216,650	14,124	179
December.....	290,507	37,183	54,915	7,651	764	6,318
1952						
January.....	147,890	40,466	12,264	85,085	14,069	25
February.....	448,393	33,188	92,932	161,653	164,781	518
March.....	463,297	34,407	53,934	7,767	25,350	5,749
April.....	252,135	35,724	13,902	140,916	2,918	153
May.....	485,964	31,887	89,798	251,306	15,571	332
June.....	142,689	35,922	57,973	7,083	1,024	5,889
July.....	183,710	* 362,539	16,470	140,718	5,257	10
August.....	438,539	33,338	89,162	242,286	16,772	214
September.....	238,153	35,447	54,349	9,312	121	6,057

<sup>1</sup> Represents contributions of employees and employers in employments covered by old-age and survivors insurance; from May 1951, includes deposits made in the trust fund by States under voluntary coverage agreements; beginning January 1951, on an estimated basis.

<sup>2</sup> Represents employee and Government contributions to the civil-service retirement and disability fund; Government contributions are made in 1 month for the entire fiscal year.

<sup>3</sup> Represents deposits in State clearing accounts of contributions plus penalties

and interest collected from employers and, in 2 States, contributions from employees; excludes contributions collected for deposit in State sickness insurance funds. Data reported by State agencies; corrected to Oct. 28, 1952.

<sup>4</sup> Represents taxes paid by employers under the Federal Unemployment Tax Act.

<sup>5</sup> Beginning 1947, also covers temporary disability insurance.

<sup>6</sup> Includes contributions from the Federal Government.

Source: *Daily Statement of the U. S. Treasury*, unless otherwise noted.

Table 3.—Status of the old-age and survivors insurance trust fund, by specified period, 1937-52

[In thousands]

Period	Receipts		Expenditures		Assets			
	Appropriations, transfers, and deposits <sup>1</sup>	Interest received	Benefit payments	Administrative expenses	Net total of U. S. Government securities acquired <sup>2</sup>	Cash with disbursing officer at end of period	Credit of fund account at end of period	Total assets at end of period
Cumulative, January 1937-September 1952.....	\$22,722,322	\$2,149,056	\$7,389,311	\$567,119	\$16,447,869	\$278,465	\$188,614	\$16,914,948
Fiscal year:								
1950-51.....	3,124,098	287,392	1,498,088	70,447	1,677,976	200,456	212,311	14,735,567
1951-52.....	3,598,006	333,514	1,982,377	84,673	1,950,252	214,883	112,102	16,600,036
3 months ended:								
September 1950.....	702,261	10,871	195,944	16,389	439,918	152,843	155,828	13,393,411
September 1951.....	953,964	10,871	481,873	22,187	409,918	214,122	189,503	15,196,241
September 1952.....	860,407	10,871	533,289	23,077	174,818	278,465	188,614	16,914,948
1951								
September.....	263,182	10,871	142,442	7,121	119,918	214,122	189,503	15,196,241
October.....	<sup>3</sup> 33,105	14,818	146,188	6,675	49,941	226,250	22,493	15,091,401
November.....	<sup>3</sup> 401,048		178,659	7,294	45,200	209,231	209,407	15,306,497
December.....	269,509	131,772	161,700	6,343	129,467	222,634	299,755	15,539,734
1952								
January.....	147,892	4,505	165,212	8,626	198,700	218,897	83,371	15,518,294
February.....	448,395		167,275	6,681	60,000	216,021	300,686	15,792,732
March.....	463,366	10,871	199,703	6,841	224,218	226,067	354,054	16,090,364
April.....	252,130	14,818	171,408	7,094	285,741	219,487	170,339	16,178,810
May.....	485,966		169,355	6,415	225,000	215,580	250,441	16,489,038
June.....	142,691	145,860	171,005	6,516	259,067	214,883	112,102	16,600,036
July.....	183,712		169,529	9,702		224,617	106,849	16,604,517
August.....	438,541		162,849	6,578	101,000	259,140	240,440	16,873,631
September.....	238,154	10,871	200,911	6,796	73,818	278,465	188,614	16,914,948

<sup>1</sup> For July 1940 to December 1950, equals taxes collected under the Federal Insurance Contributions Act. Beginning January 1951, amounts appropriated in accordance with sec. 201 (a) of the Social Security Act as amended in 1950; from May 1951, includes deposits by States under voluntary coverage agreements. Beginning in the fiscal year 1947, includes amounts appropriated to meet costs of benefits payable to survivors of certain World War II veterans under the Social Security Act Amendments of 1946. Beginning November 1951, also includes small

amounts in reimbursement of sales of supplies and services.

<sup>2</sup> Includes accrued interest and repayments on account of accrued interest on bonds at time of purchase.

<sup>3</sup> Appropriations suspended from Oct. 10 to Nov. 6 to adjust for estimates on which earlier 1951 appropriations were based.

Source: Daily Statement of the U. S. Treasury.

Table 4.—Status of the unemployment trust fund, by specified period, 1936-52

[In thousands]

Period	Total assets at end of period	Net total of U. S. Government securities acquired <sup>1</sup>	Unexpended balance at end of period	State accounts				Railroad unemployment insurance account <sup>4</sup>			
				Deposits	Interest credited	Withdrawals <sup>2</sup>	Balance at end of period	Deposits	Interest credited	Benefit payments	Balance at end of period <sup>3</sup>
Cumulative, January 1936-September 1952.....	\$8,796,972	\$8,786,076	\$10,895	\$16,840,816	\$1,500,810	\$10,280,287	\$8,061,340	\$920,796	\$152,577	\$522,719	\$735,632
Fiscal year:											
1950-51.....	8,079,232	649,933	15,035	1,362,629	147,662	848,270	7,313,592	14,884	16,465	32,034	765,640
1951-52.....	8,673,936	582,885	26,855	1,438,987	167,441	1,000,278	7,919,742	15,442	17,054	48,312	754,195
3 months ended:											
September 1950.....	7,530,538	101,993	14,282	331,990	3,705	233,245	6,754,022	3,683	437	13,928	776,517
September 1951.....	8,322,164	245,992	11,975	443,601	3,644	32,145	7,558,091	2,802	387	9,727	763,473
September 1952.....	8,796,972	138,994	10,895	393,501	280	252,183	8,061,340	3,770	28	27,226	735,632
1951											
September.....	8,322,164	-25,008	11,975	15,094	3,627	62,870	7,558,091	2,457	385	3,614	763,473
October.....	8,297,864	-45,008	32,683	42,234	4,454	68,552	7,536,827	1,130	457	4,022	761,037
November.....	8,509,399	227,000	17,188	280,564		64,972	7,752,420	107		4,195	756,949
December.....	8,526,425	-65,020	99,263	13,917	70,611	74,365	7,762,582	3,791	7,240	4,137	763,843
1952											
January.....	8,444,406	-4,000	21,244	32,818	3,194	112,605	7,685,988	15	317	5,758	758,417
February.....	8,544,993	101,000	20,531	208,901	47	103,092	7,791,244	311	5	4,984	753,749
March.....	8,462,756	-90,008	28,602	16,134	3,910	101,591	7,709,697	3,449	388	4,527	753,039
April.....	8,410,710	-41,008	17,564	45,213	4,492	98,286	7,661,115	92	446	4,002	749,595
May.....	8,663,592	253,000	17,446	345,190	39	89,158	7,917,157	211	4	3,375	746,435
June.....	8,673,936	936	26,855	10,446	77,051	84,912	7,919,742	3,533	7,811	3,584	754,195
July.....	8,637,162	-35,000	25,080	50,331	31	84,776	7,885,328	6	3	7,234	751,834
August.....	8,849,394	214,000	23,313	328,047		103,922	8,109,453	129		12,022	739,941
September.....	8,796,972	-40,006	10,895	15,122	249	63,485	8,061,340	3,634	25	7,969	735,632

<sup>1</sup> Includes accrued interest and repayments on account of interest on bonds at time of purchase; minus figures represent primarily net total of securities redeemed.

<sup>2</sup> Includes transfers from State accounts to railroad unemployment insurance account amounting to \$107,161,000.

<sup>3</sup> Includes withdrawals of \$79,169,000 for disability insurance benefits.

<sup>4</sup> Beginning July 1947, includes temporary disability program.

<sup>5</sup> Includes transfers to the account from railroad unemployment insurance administration fund amounting to \$85,290,000 and transfers of \$12,338,000 out of the account to adjust funds available for administrative expenses on account of retroactive credits taken by contributors under the Railroad Unemployment Insurance Act Amendments of 1948.

Source: Daily Statement of the U. S. Treasury.



Table 5.—Estimated payrolls in employment covered by selected programs in relation to civilian wages and salaries, by specified period, 1938-52<sup>1</sup>

[Corrected to Nov. 5, 1952]

Period	Wages and salaries <sup>2</sup>		Payrolls <sup>3</sup> covered by—		
	Total	Civilian	Old-age and survivors insurance <sup>4</sup>	State unemployment insurance <sup>5</sup>	Railroad retirement and unemployment insurance <sup>6</sup>
Amount (in millions)					
Calendar year:					
1938.....	\$42,812	\$42,442	\$28,931	\$26,113	\$2,028
1939.....	45,745	45,347	32,125	28,980	2,161
1940.....	49,587	48,996	35,560	32,352	2,273
1941.....	61,708	59,846	45,286	41,985	2,687
1942.....	81,887	75,557	57,950	54,548	3,382
1943.....	105,647	91,202	69,379	65,871	4,085
1944.....	116,924	96,286	73,060	68,886	4,507
1945.....	117,676	95,078	71,317	66,411	4,514
1946.....	111,256	103,294	79,260	73,145	4,966
1947.....	122,042	117,974	92,449	86,234	5,107
1948.....	134,327	130,357	102,255	95,731	5,531
1949.....	133,418	129,169	96,989	93,520	5,119
1950.....	145,582	140,583	106,421	102,835	5,320
1951.....	169,874	161,234	133,800	118,243	6,101
1951					
January-March.....	40,162	38,312	30,900	28,006	1,458
April-June.....	42,129	40,011	32,900	29,153	1,549
July-September.....	43,082	40,893	34,000	29,296	1,535
October-December.....	44,501	42,108	36,000	31,786	1,539
1952					
January-March.....	43,516	41,024	34,000	29,943	1,504
Percent of civilian wages and salaries					
Calendar year:					
1938.....		100.0	68.2	61.5	4.8
1939.....		100.0	70.8	63.9	4.8
1940.....		100.0	72.6	66.0	4.6
1941.....		100.0	75.7	70.2	4.5
1942.....		100.0	76.7	72.2	4.5
1943.....		100.0	76.1	72.2	4.5
1944.....		100.0	75.9	71.5	4.7
1945.....		100.0	75.0	69.8	4.7
1946.....		100.0	76.7	70.8	4.7
1947.....		100.0	78.4	73.1	4.3
1948.....		100.0	78.4	73.4	4.2
1949.....		100.0	77.4	72.4	4.0
1950.....		100.0	77.8	73.1	3.8
1951.....		100.0	83.0	73.3	3.8
1951					
January-March.....		100.0	80.7	73.1	3.8
April-June.....		100.0	82.2	72.9	3.9
July-September.....		100.0	83.3	71.8	3.8
October-December.....		100.0	85.5	75.5	3.7
1952					
January-March.....		100.0	82.9	73.0	3.7

<sup>1</sup> Continental United States, except as otherwise noted (see footnotes 2 and 7).

<sup>2</sup> Represents estimated wages and salaries, in cash and in kind, earned in specified period in continental United States and, in addition, pay of Federal civilian personnel in all other areas; includes employee contributions to social insurance and related programs. Quarterly data reflect prorating of year-end bonus payments.

<sup>3</sup> Wages paid in specified period.

<sup>4</sup> Through 1950 represents taxable wages plus estimated nontaxable wages in excess of \$3,000 earned in employment covered by program; beginning Jan. 1, 1951, taxable wages plus estimated nontaxable wages in excess of \$3,000. Excludes earnings of self-employed persons covered since Jan. 1, 1951.

<sup>5</sup> Taxable wages plus nontaxable wages earned in employment covered by program; excludes earnings of railroad workers covered by State laws through June 1939.

<sup>6</sup> Beginning 1947, includes temporary disability insurance.

<sup>7</sup> Taxable wages plus nontaxable wages in excess of \$300 a month; includes a small amount of taxable wages for Alaska and Hawaii.

Source: Data on wages and salaries from the Office of Business Economics, Department of Commerce; data on payrolls for selected programs based on reports of administrative agencies.

**Table 6.—Old-age and survivors insurance: Monthly benefits in current-payment status <sup>1</sup> at the end of the month by type of benefit and by month, September 1951–September 1952, and monthly benefits awarded, September 1952**

[Amounts in thousands; data corrected to Oct. 31, 1952]

Item	Total		Old-age		Wife's or husband's		Childs		Widow's or widower's		Mother's		Parent's	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
<b>Monthly benefits in current-payment status at end of month:</b>														
<b>1951</b>														
September.....	4,232,453	\$149,914.8	2,204,016	\$93,072.6	625,736	\$14,250.9	816,746	\$21,948.3	367,728	\$13,270.4	199,835	\$6,688.2	18,392	\$675.3
October.....	4,290,791	151,825.5	2,231,141	94,132.8	634,319	14,442.7	830,587	22,329.6	374,460	13,505.0	201,437	6,723.7	18,847	691.6
November.....	4,332,176	153,214.3	2,252,293	94,977.1	640,241	14,573.3	838,801	22,545.4	379,291	13,674.2	202,415	6,741.9	19,135	702.3
December.....	4,378,985	154,791.1	2,278,470	96,008.3	646,890	14,709.5	846,247	22,739.2	384,265	13,849.1	203,782	6,775.8	19,331	709.1
<b>1952</b>														
January.....	4,433,279	156,720.9	2,306,984	97,231.4	654,335	14,878.8	855,931	22,984.6	390,731	14,076.5	205,739	6,831.9	19,559	717.7
February.....	4,475,765	158,172.1	2,328,336	98,103.7	658,921	14,979.6	864,477	23,198.4	397,107	14,299.5	207,167	6,866.3	19,757	724.6
March.....	4,512,138	159,331.8	2,344,684	98,710.1	662,799	15,060.8	873,117	23,422.1	403,210	14,514.8	208,365	6,892.2	19,963	731.8
April.....	4,548,652	160,445.4	2,359,213	99,216.6	665,482	15,111.4	883,331	23,677.7	409,752	14,744.8	210,694	6,955.8	20,180	739.1
May.....	4,574,664	161,229.1	2,367,710	99,502.9	667,450	15,153.5	890,935	23,868.5	415,790	14,954.3	212,379	7,003.1	20,400	746.8
June.....	4,593,801	161,739.4	2,372,308	99,591.5	668,297	15,169.6	896,820	24,008.9	421,730	15,161.8	214,030	7,053.2	20,616	754.5
July.....	4,608,494	162,296.8	2,381,641	100,002.1	670,772	15,235.4	895,775	23,955.5	425,253	15,282.2	214,335	7,063.6	20,718	757.9
August <sup>2</sup> .....	4,679,986	166,400.0												
September <sup>3</sup> .....	4,787,213	193,725.0												
Monthly benefits awarded in September 1952 <sup>1</sup> .....	151,944	7,633.9												

<sup>1</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit.

<sup>2</sup> Total amount partly estimated.

<sup>3</sup> Distribution by type of benefit not yet available.

**Table 7.—Old-age and survivors insurance: Estimated number of families and beneficiaries in receipt of benefits and average monthly benefit in current-payment status, by family group, end of June 1952 and 1951**

[In thousands, except for average benefit; data corrected to Oct. 31, 1952]

Family classification of beneficiaries in current-payment status	June 30, 1952			June 30, 1951		
	Number of families	Number of beneficiaries	Average monthly amount per family	Number of families	Number of beneficiaries	Average monthly amount per family
Total.....	3,278.7	4,593.8		2,869.0	4,033.6	
Retired worker families.....	2,372.3	3,109.8		2,090.7	2,748.2	
Worker only.....	1,691.7	1,691.7	\$40.10	1,478.8	1,478.8	\$40.00
Male.....	1,194.4	1,194.4	43.20	1,091.1	1,091.1	43.50
Female.....	497.3	497.3	32.80	387.7	387.7	33.60
Worker and wife aged 65 and over.....	633.5	1,267.0	70.10	568.5	1,137.0	70.40
Worker and wife under age 65 <sup>1</sup> .....	.4	.8	58.40	.5	1.0	62.40
Worker and aged dependent husband.....	3.4	6.8	62.10	2.4	4.8	61.30
Worker and 1 child.....	7.3	14.6	61.50	10.2	20.4	65.80
Worker and 2 or more children.....	5.0	17.4	67.70	5.6	17.6	74.80
Worker, wife aged 65 or over, and 1 or more children.....	.8	2.5	78.50	.4	1.3	93.40
Worker, wife under age 65, and 1 or more children.....	30.2	100.0	75.90	24.3	87.3	73.10
Survivor families.....	906.4	1,484.0		778.3	1,285.4	
Aged widow.....	421.3	421.3	36.00	330.1	350.1	36.20
Aged dependent widower.....	.4	.4	30.00	.2	.2	30.60
Widowed mother only <sup>1</sup> .....	3.5	3.5	35.80	2.5	2.5	36.00
Widowed mother and 1 child.....	94.6	189.2	77.50	88.6	177.2	77.10
Widowed mother and 2 children.....	62.6	187.5	93.80	57.5	172.5	93.80
Widowed mother and 3 or more children.....	53.2	248.5	91.90	43.8	188.3	92.20
Divorced wife and 1 or more children.....	.2	.4	95.20	.1	.2	91.60
1 child only.....	154.1	154.1	36.20	128.0	128.0	35.50
2 children.....	57.7	115.4	61.30	50.6	101.2	60.40
3 children.....	20.7	62.1	78.30	19.1	57.3	76.70
4 or more children.....	19.2	81.0	80.70	22.0	91.0	82.90
1 aged dependent parent.....	17.4	17.4	36.80	14.7	14.7	36.80
2 aged dependent parents.....	1.6	3.2	71.50	1.1	2.2	72.10

<sup>1</sup> Benefits of children were being withheld.



Table 8.—Employment security: Selected data on nonfarm placements and unemployment insurance claims and benefits, by State, September 1952

[Corrected to Oct. 22, 1952]

Region and State	Nonfarm placements	Initial claims <sup>1</sup>		Weeks of unemployment covered by continued claims		Compensated unemployment					Average weekly insured unemployment under State programs <sup>2</sup>
		Total	Women	Total	Women	All types of unemployment <sup>3</sup>			Total unemployment		
						Weeks compensated	Benefits paid <sup>4</sup>	Average weekly number of beneficiaries	Weeks compensated	Average weekly payment	
Total.....	657,903	561,577	231,172	3,158,685	1,384,414	2,775,521	\$62,093,948	630,800	2,556,516	\$23.19	<sup>4</sup> 687,009
Region I:											
Connecticut.....	10,300	7,376	4,254	48,472	29,316	41,430	862,520	9,416	39,209	21.38	10,049
Maine.....	3,430	4,055	2,333	18,917	11,282	14,608	233,146	3,320	12,198	17.06	4,084
Massachusetts.....	21,515	32,513	16,506	182,354	89,864	167,054	3,888,874	37,967	152,318	24.45	39,120
New Hampshire.....	2,302	4,579	2,739	27,613	17,115	21,971	424,140	4,993	18,815	20.79	6,014
Rhode Island.....	2,768	9,026	4,516	50,408	28,167	46,818	1,019,740	10,640	45,098	22.11	11,231
Vermont.....	1,430	1,397	762	10,053	4,568	8,739	185,924	1,986	7,841	22.12	2,118
Region II:											
New Jersey.....	14,195	31,714	16,705	140,553	68,992	129,568	3,172,890	29,447	119,186	25.40	31,843
New York.....	81,039	133,490	58,200	486,291	212,000	425,806	10,659,364	96,774	389,398	26.25	107,350
Puerto Rico.....	1,599										
Virgin Islands.....	103										
Region III:											
Delaware.....	1,972	610	244	2,969	1,384	2,650	50,358	602	2,457	19.69	670
Pennsylvania.....	23,444	57,355	19,928	351,839	127,341	325,861	7,968,445	74,059	307,040	24.99	78,565
Region IV:											
Dist. of Col.....	3,885	1,245	480	7,389	3,471	6,492	117,182	1,475	6,396	18.11	1,655
Maryland.....	6,948	4,979	1,871	31,441	12,098	30,768	644,248	6,993	28,072	21.89	7,172
North Carolina.....	21,086	12,874	7,714	82,126	50,442	79,347	1,298,293	18,033	74,405	16.76	17,078
Virginia.....	9,423	3,698	1,923	27,430	13,241	25,998	479,109	5,909	24,748	18.82	6,019
West Virginia.....	2,566	5,508	1,048	54,020	10,286	48,428	967,501	11,006	45,398	20.93	11,585
Region V:											
Alabama.....	13,057	6,259	1,547	64,929	16,533	52,604	943,180	11,955	50,109	18.26	14,175
Florida.....	14,556	8,794	3,694	75,959	44,115	65,681	1,111,553	14,928	63,934	17.04	17,193
Georgia.....	12,655	5,721	2,493	45,064	24,138	37,694	644,107	8,567	35,616	17.36	10,635
Mississippi.....	8,940	4,365	1,485	27,915	9,875	22,448	397,170	5,102	20,082	18.40	6,145
South Carolina.....	9,280	4,654	2,231	30,905	15,442	25,917	457,892	5,890	24,202	18.18	6,927
Tennessee.....	14,757	7,903	3,261	84,039	36,706	73,250	1,225,350	16,648	70,329	16.90	19,102
Region VI:											
Kentucky.....	3,867	7,561	2,810	65,397	21,628	57,825	1,171,530	13,142	53,902	20.73	14,790
Michigan.....	18,529	25,688	6,717	160,287	47,942	133,162	3,525,266	30,264	128,430	26.95	29,602
Ohio.....	36,131	19,135	7,776	112,225	50,685	104,828	2,555,668	23,825	97,037	25.27	23,631
Region VII:											
Illinois.....	21,255	28,139	11,073	234,720	102,940	195,759	4,497,680	44,491	165,101	25.04	32,270
Indiana.....	15,292	10,448	3,010	60,609	23,851	62,433	1,474,501	14,159	56,733	24.41	12,394
Wisconsin.....	15,241	6,012	1,826	43,344	14,400	38,615	1,010,353	8,776	35,152	26.79	9,303
Region VIII:											
Minnesota.....	15,902	3,351	1,581	26,426	14,321	22,732	392,634	5,166	21,020	17.81	5,094
Montana.....	4,082	418	203	1,915	1,157	1,490	26,978	339	1,490	18.01	415
North Dakota.....	3,114	79	42	798	537	665	13,423	151	529	21.47	159
South Dakota.....	2,120	151	81	932	571	753	14,294	171	629	20.15	204
Region IX:											
Iowa.....	9,267	3,563	1,153	25,972	7,123	26,443	608,154	6,010	24,205	21.00	5,997
Kansas.....	9,863	1,687	608	9,285	4,175	8,700	185,792	1,977	7,636	22.21	2,015
Missouri.....	16,578	9,624	4,300	49,571	24,713	35,972	651,126	8,175	30,722	19.55	10,908
Nebraska.....	6,505	777	469	2,722	1,778	2,099	52,657	613	2,426	20.62	664
Region X:											
Arkansas.....	13,501	3,741	966	23,467	7,244	14,910	247,623	3,389	13,401	17.25	4,363
Louisiana.....	9,285	7,655	1,432	45,553	12,808	38,196	776,598	8,681	34,568	21.18	10,180
Oklahoma.....	15,965	4,275	1,319	26,968	11,202	19,416	359,820	4,413	18,177	19.00	5,717
Texas.....	56,224	6,394	2,042	44,657	18,079	33,436	560,170	7,599	31,915	17.08	9,321
Region XI:											
Colorado.....	9,659	522	207	2,947	1,319	2,264	47,243	515	2,121	21.19	617
New Mexico.....	5,597	685	164	3,308	983	3,137	67,303	713	2,961	21.86	811
Utah.....	6,683	964	453	5,547	3,247	4,089	93,202	929	3,576	23.88	1,139
Wyoming.....	1,086	189	61	582	351	457	10,752	104	408	24.60	115
Region XII:											
Arizona.....	6,234	1,703	715	8,219	4,032	5,491	111,563	1,248	5,220	20.54	1,834
California.....	44,407	46,814	21,579	246,650	136,505	221,966	4,919,553	50,447	202,755	22.95	55,483
Hawaii.....	997	1,789	836	11,377	4,803	8,480	171,701	1,927	7,927	20.88	( <sup>5</sup> )
Nevada.....	3,066	703	229	2,518	976	2,278	54,824	518	2,151	24.49	608
Region XIII:											
Alaska.....	1,140	604	268	3,685	1,688	3,657	111,822	831	3,596	30.60	( <sup>5</sup> )
Idaho.....	5,007	427	228	3,532	2,398	2,610	51,356	593	2,448	19.95	722
Oregon.....	9,019	7,816	2,173	29,431	13,537	25,956	554,886	5,899	24,256	22.00	6,910
Washington.....	10,567	12,508	2,897	54,855	23,045	43,970	1,024,551	9,993	41,863	23.56	12,797

<sup>1</sup> Excludes transitional claims.

<sup>2</sup> Total, part-total, and partial.

<sup>3</sup> Not adjusted for voided benefit checks and transfers under interstate combined-wage plan.

<sup>4</sup> Excludes Alaska and Hawaii.

<sup>5</sup> Data not available.

Source: Department of Labor, Bureau of Employment Security, and affiliated State agencies.

Table 9.—Public assistance in the United States, by month, September 1951–September 1952<sup>1</sup>

[Exclusive of vendor payments for medical care and cases receiving only such payments]

Year and month	Total	Old-age assistance	Aid to dependent children		Aid to the blind	Aid to the permanently and totally disabled	General assistance	Total	Old-age assistance	Aid to dependent children (families)	Aid to the blind	Aid to the permanently and totally disabled	General assistance
			Families	Recipients									
				Total <sup>2</sup>	Children								

Number of recipients										Percentage change from previous month				
1951														
September.....		2,722,933	606,078	2,064,104	1,553,249	97,158	113,049	311,000	-----	-0.3	-1.0	-0.2	+1.5	-2.6
October.....		2,711,620	597,249	2,055,463	1,532,255	97,185	114,923	311,000	-----	-4	-1.5	( <sup>3</sup> )	+1.7	( <sup>4</sup> )
November.....		2,705,413	591,992	2,039,163	1,520,326	97,221	118,284	316,000	-----	-2	-9	( <sup>3</sup> )	+2.9	+1.6
December.....		2,701,128	591,850	2,041,473	1,522,930	97,179	124,419	323,000	-----	-2	( <sup>3</sup> )	( <sup>3</sup> )	+5.2	+2.2
1952														
January.....		2,693,960	593,618	2,047,286	1,527,796	97,215	128,493	339,000	-----	-3	+3	( <sup>3</sup> )	+3.3	+5.1
February.....		2,685,070	593,954	2,050,773	1,531,064	97,142	131,778	336,000	-----	-3	+1	-1	+2.6	-9
March.....		2,679,911	596,740	2,061,603	1,540,055	97,257	134,957	335,000	-----	-2	+5	+1	+2.4	-5
April.....		2,671,690	598,401	2,068,811	1,546,313	97,353	138,017	320,000	-----	-3	+3	+1	+2.3	-4.5
May.....		2,666,474	598,236	2,069,852	1,547,265	97,671	141,830	301,000	-----	-2	( <sup>3</sup> )	+2	+2.8	-5.8
June.....		2,659,661	589,968	2,041,549	1,527,353	97,690	145,345	294,000	-----	-3	-1.4	+1	+2.5	-2.6
July.....		2,650,157	578,155	2,006,321	1,501,148	97,670	148,132	307,000	-----	-4	-2.0	( <sup>3</sup> )	+1.9	+4.3
August.....		2,646,077	572,100	1,990,862	1,490,088	97,905	151,457	295,000	-----	-2	-1.0	+2	+2.2	-3.7
September.....		2,642,398	569,215	1,964,243	1,486,495	98,071	153,902	<sup>5</sup> 274,000	-----	-1	-5	+2	+1.6	-6.8
Amount of assistance										Percentage change from previous month				
1951														
September.....	\$188,369,274	\$119,841,541		\$44,819,189		\$4,567,563	\$5,150,981	\$13,990,000	+0.1	+0.4	+0.2	+0.2	+4.1	-4.4
October.....	189,758,506	120,746,277		44,675,023		4,640,500	5,274,768	14,422,000	+7	+8	-3	+1.6	+2.4	+3.1
November.....	189,739,083	120,439,062		44,575,407		4,663,332	5,431,282	14,630,000	( <sup>3</sup> )	-3	-2	+5	+3.0	+1.4
December.....	190,820,555	120,299,184		44,896,070		4,671,872	5,779,429	15,204,000	+6	-1	+7	+2	+6.4	+3.9
1952														
January.....	192,067,787	120,076,903		45,118,621		4,808,443	5,934,820	16,129,000	+7	-2	+6	+2.9	+2.7	+6.1
February.....	192,324,805	120,209,179		45,274,623		4,840,367	6,097,636	15,903,000	+1	+1	+3	+7	+2.7	-1.4
March.....	192,614,090	120,240,482		45,469,064		4,836,239	6,222,905	15,846,000	+2	( <sup>3</sup> )	+4	-1	+2.1	-4
April.....	192,165,737	120,106,071		45,713,331		4,851,436	6,363,899	15,131,000	-2	-1	+5	+3	+2.3	-4.5
May.....	191,430,861	120,390,263		45,505,911		4,875,654	6,565,033	14,094,000	-4	+2	-5	+5	+3.2	-6.9
June.....	190,026,202	120,199,838		44,768,504		4,883,935	6,694,925	13,479,000	-7	-2	-1.6	+2	+2.0	-4.4
July.....	191,360,823	120,542,635		44,175,800		4,943,745	6,842,643	14,856,000	+7	+3	-1.3	+1.2	+2.2	+10.2
August.....	189,513,460	120,424,755		43,620,480		4,959,394	6,973,831	13,535,000	-1.0	-1	-1.3	+3	+1.9	-8.9
September.....	189,677,398	121,249,758		43,521,032		4,974,672	7,074,936	<sup>5</sup> 12,857,000	+1	+7	-2	+3	+1.4	-4.7

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. All data subject to revision.<sup>2</sup> Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.<sup>3</sup> Increase of less than 0.05 percent.<sup>4</sup> Decrease of less than 0.05 percent.<sup>5</sup> Excludes Nebraska; data not available. Percentage change based on data for 52 States.

## SOCIAL SECURITY IN REVIEW

(Continued from page 2)

computations from old-age beneficiaries who had remained at or returned to work after becoming entitled to old-age benefits and had earned 6 quarters of coverage after 1950. In July 1952, for the first time, such beneficiaries were eligible to have their benefits recomputed under the new formula.

THE NUMBER OF CLAIMS filed for benefits under the State unemployment insurance programs again dropped sharply in September. Initial claims, which had declined by 52.0 percent

between July and August, fell off 21.5 percent to 561,600. The total was the smallest for any month in the past 2 years and was 22 percent less than that in September 1951. The number of weeks of unemployment claimed (which represent continuing employment) dropped 32.5 percent in September to 3,158,700—a new low for the month during the postwar period and 11 percent less than in September 1951. Primarily responsible for the sharp reduction were the developments that followed the settlement of the dispute in the steel industry—the swift return to peak production in that industry, the recall of workers in industries affected by the shut-

down, and accelerated hiring in major industrial areas as manufacturers attempted to make up for lost production.

The same factors were also chiefly responsible for the marked decreases in the number of beneficiaries and amount of benefits paid. The number of claimants receiving unemployment benefits averaged 630,800 weekly—35.6 percent less than in August and 16.8 percent less than in September a year earlier. Total benefits paid dropped 34.9 percent to \$62.1 million, which was approximately the same amount paid out in September 1951. The average check for total unemployment was \$23.19.



Table 10.—Amount of vendor payments for medical care for recipients of public assistance, by program and State, July 1952<sup>1</sup>

State <sup>2</sup>	Old-age assistance	Aid to dependent children	Aid to the blind	Aid to the permanently and totally disabled	General assistance <sup>3</sup>
Alaska.....				( <sup>4</sup> )	\$22
Calif.....				( <sup>4</sup> )	44,720
Conn.....	\$187,704	\$72,080	\$3,080	( <sup>4</sup> )	
Del.....		562		( <sup>4</sup> )	
Hawaii.....	8,420	28,902	412	\$4,216	
Ill.....	1,435,193	157,987	46,312	90,483	386,005
Ind.....	258,385	42,546	10,740	( <sup>4</sup> )	132,836
Iowa.....				( <sup>4</sup> )	149,703
Kans.....	135,703	22,595	2,177	18,432	32,715
La.....	19	1,690	107	625	513
Maine.....				( <sup>4</sup> )	33,204
Mass.....	329,941	54,179		194,699	110,718
Mich.....	86,176		1,374	14,176	69,473
Minn.....	791,346	73,957	4,742	( <sup>4</sup> )	
Mont.....					118,228
Nebr.....	279,679	6,960	919	( <sup>4</sup> )	
Nev.....	2,570			( <sup>4</sup> )	4,500
N. H.....	50,264	15,548	2,093	192	( <sup>4</sup> )
N. J.....		9,864			76,342
N. Mex.....	12,503	19,212	603	9,625	( <sup>4</sup> )
N. Y.....	1,291,398	400,271	53,589	417,635	( <sup>4</sup> )
N. C.....	8,647	4,454		1,794	112,082
N. Dak.....	22,504	3,546	34	1,980	13,387
Ohio.....	175,745	7,206	5,339		423,419
Oreg.....					104,801
R. I.....	93,212	39,468	1,800	2,713	60,112
S. C.....					9,080
S. Dak.....					53,662
Utah.....	1,470	855	155	104	8
Va.....					4,328
Wis.....	294,350	90,579	6,962	4,763	104,586

<sup>1</sup> For July data excluding vendor payments for medical care, see the *Bulletin*, October 1952.

<sup>2</sup> Excludes States that made no vendor payments for medical care for July or did not report such payments. For the special types of public assistance, figures in italics represent payments made without Federal participation.

<sup>3</sup> In all States except California, Illinois, Louisiana, Massachusetts, Nevada, New Jersey, and Utah includes payments made on behalf of recipients of the special types of public assistance.

<sup>4</sup> No program for aid to the permanently and totally disabled.

<sup>5</sup> Data not available.

Table 11.—Average payments including vendor payments for medical care and average amount of vendor payments per assistance case, by program and State, July 1952<sup>1</sup>

State <sup>2</sup>	Old-age assistance		Aid to dependent children (per family)		Aid to the blind		Aid to the permanently and totally disabled	
	All assistance	Vendor payments for medical care	All assistance	Vendor payments for medical care	All assistance	Vendor payments for medical care	All assistance	Vendor payments for medical care
Conn.....	\$73.55	\$11.00	\$122.87	\$16.00	\$80.76	\$10.00	( <sup>4</sup> )	( <sup>4</sup> )
Del.....	37.45	2.55	85.69	.78				
Hawaii.....	37.45	2.55	63.71	9.87	44.87	4.50	\$50.00	\$3.74
Ill.....	82.26	12.50	115.43	6.88	58.32	11.30	63.27	26.02
Ind.....	41.60	5.93	72.24	5.14	44.99	6.18	( <sup>4</sup> )	( <sup>4</sup> )
Kans.....	56.01	5.67	95.25	5.69	52.17	5.62	57.88	6.74
La.....	50.03	( <sup>4</sup> )	63.82	.08	46.93	.08	40.53	.04
Mass.....	72.10	3.37	119.24	4.18			84.12	29.94
Mich.....	80.24	.94			57.10	.74	65.25	10.61
Minn.....	59.33	14.34	107.87	9.84	66.44	4.15	( <sup>4</sup> )	( <sup>4</sup> )
Nebr.....	54.10	13.12	92.53	2.63	64.20	1.20	( <sup>4</sup> )	( <sup>4</sup> )
Nev.....	54.93	.95					( <sup>4</sup> )	( <sup>4</sup> )
N. H.....	51.15	8.00	107.50	11.50	50.36	7.00	( <sup>4</sup> )	( <sup>4</sup> )
N. J.....			100.45	1.89				
N. Mex.....	43.05	1.16	65.18	3.62	40.01	1.34	42.19	4.28
N. Y.....	65.04	11.05	118.89	7.76	73.72	12.37	72.87	13.18
N. C.....	24.99	.17	48.70	.27			28.56	.33
N. Dak.....	53.43	2.55	97.91	2.33	59.40	.30	61.99	2.97
Ohio.....	50.72	1.53	73.85	.65	50.44	1.43		
R. I.....	55.19	9.90	105.65	12.00	65.19	9.84	65.51	8.98
Utah.....	55.92	.15	107.67	.51	60.92	.70	58.19	.11
Wis.....	54.94	5.75	122.72	11.16	60.23	5.28	68.14	4.83

<sup>1</sup> For July data excluding vendor payments for medical care, see the *Bulletin*, October 1952. All averages based on cases receiving money payments, vendor payments for medical care, or both. Averages for general assistance not computed here because of difference among States in policy or practice regarding use of general assistance funds to pay medical bills for recipients of the special types of public assistance. Figures in italics represent payments made without Federal participation.

<sup>2</sup> Excludes States that made no vendor payments for medical care for July or did not report such payments.

<sup>3</sup> No program for aid to the permanently and totally disabled.

<sup>4</sup> Less than 1 cent.

<sup>5</sup> Average payment not computed on base of less than 50 recipients.

Table 12.—Old-age assistance: Recipients and payments to recipients, by State, September 1952<sup>1</sup>

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	August 1952 in—		September 1951 in—	
				Number	Amount	Number	Amount
Total <sup>2</sup>	2,642,398	\$121,249,758	\$45.89	-0.1	+0.7	-3.0	+1.2
Ala.	70,791	1,546,455	21.85	-6	-2	-11.6	-10.5
Alaska	1,630	93,472	57.34	-4	-4	-1.4	+1.0
Ariz.	13,974	698,445	49.98	-3	+1	-1.0	-1.3
Ark.	56,983	1,440,545	25.28	-1.0	+3	-8.2	+10.7
Calif.	272,542	17,981,539	65.98	-1	-3	-7	-1.9
Colo. <sup>3</sup>	51,730	4,160,883	80.43	+1	+14.2	-1.1	+4.5
Conn.	16,640	1,046,155	62.87	-1.5	-9	-15.6	-12.7
Del.	1,756	63,254	36.02	+5	+1.2	+11.1	+34.2
D. C.	2,715	131,486	48.43	-7	-8	-3.9	-2.5
Fla.	66,938	2,632,565	39.33	-1	+6	-3.2	-1.1
Ga.	95,242	2,982,291	31.31	(9)	+1	-1.0	+27.4
Hawaii	2,163	72,839	33.67	-7	-5	-5.5	-4.4
Idaho	9,161	465,656	50.83	-3	-2	-4.0	+3.3
Ill.	108,797	4,503,585	41.95	-3	+1	-5.2	-14.1
Ind.	42,285	1,544,964	36.54	-4	(9)	-0.7	-7.4
Iowa	47,472	2,472,465	52.08	-3	(9)	-3.2	+1
Kans.	36,752	1,942,777	52.86	-1	+2	-3.1	+4.1
Ky.	55,856	1,685,398	30.17	+3	+3	-16.2	-14.9
La.	120,654	6,037,498	50.04	(9)	+1	+1.4	+9.0
Maine	14,000	606,760	43.34	-4	-3	-5.9	-4.9
Md.	11,160	469,756	42.09	-4	-3	-3.2	+3.3
Mass.	97,892	6,730,564	68.75	+1	-4	-3.6	+8.5
Mich.	90,174	4,506,124	49.97	-3	-1	-5.1	+5
Minn.	54,049	2,491,631	46.10	-1	+7	-1.6	-4
Miss.	38,006	1,303,124	34.27	-8	-1	-9	+20.1
Mo.	130,882	5,978,469	45.68	(9)	(9)	-1.0	+4.4
Mont.	10,866	587,661	54.08	-5	-7	-5.9	-1.0
Nebr.	20,076	849,760	42.33	-1.2	-1.4	-11.1	-18.7
Nev.	2,701	146,486	54.23	0	+1	-2.5	-4.3
N. H.	6,987	304,410	43.57	-1	-3	-1.3	-2.7
N. J.	22,000	1,233,688	56.08	(9)	+1.8	-4.0	+6.0
N. Mex.	10,667	442,531	41.49	-4	-9	-7	+6.8
N. Y.	112,215	6,265,838	55.84	-4	(9)	-2.6	+1.2
N. C.	51,133	1,287,232	25.17	(9)	+9	-16.2	-7.2
N. Dak.	8,700	457,628	52.55	-1	+1.8	-2.8	+1.4
Ohio	113,904	5,940,965	52.16	-1	+5.9	-4.1	+2.0
Okla.	95,090	5,481,633	57.65	-1	+6	-2.1	+15.6
Oreg.	22,221	1,290,977	58.10	-3	+2	-3.5	+2.4
Pa.	70,415	2,765,734	39.28	-9	-1.0	-9.7	-8.4
P. R.	41,104	299,248	7.28	+3.1	+1.7	+121.0	+111.5
R. I.	9,182	429,056	46.73	+1	+6	-5.4	-3.6
S. C.	42,212	1,155,222	27.37	-1	(9)	-2.0	+6.1
S. Dak.	11,686	494,524	42.32	-2	(9)	-3.0	+4
Tenn.	59,492	1,951,679	32.81	+2	+5	-4.7	+7.6
Tex.	218,205	7,364,991	33.75	(9)	+1	-1.0	+1.8
Utah	9,703	540,846	55.74	-2	(9)	-1.1	+4.0
Vt.	6,966	281,035	40.34	(9)	+4	+6	+4.6
V. I.	689	7,582	11.00	+3	+3	+8.0	+8.7
Va.	18,303	442,378	24.17	-5	+1.8	-6.1	+1.8
Wash.	66,346	4,069,408	61.79	-4	-1.2	-4.0	-8.6
W. Va.	26,518	743,022	28.02	+6	+2	+2.4	+10.1
Wis.	50,649	2,507,926	49.52	-2	+5	-2.6	+2.3
Wyo.	4,115	229,598	55.80	-6	-5	-4.4	-4.1

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. All data subject to revision.

<sup>2</sup> Includes 3,870 recipients under 65 years of age in Colorado and payments to these recipients. Such payments are made without Federal participation.

<sup>3</sup> Increase of less than 0.05 percent.

<sup>4</sup> Decrease of less than 0.05 percent.

Table 13.—Aid to the blind: Recipients and payments to recipients, by State, September 1952<sup>1</sup>

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	August 1952 in—		September 1951 in—	
				Number	Amount	Number	Amount
Total <sup>2</sup>	98,071	\$4,974,672	\$50.73	+0.2	+0.3	+0.9	+8.9
Total, 52 States <sup>3</sup>	98,030	4,972,343	50.72	+2	+3	+3.9	+11.6
Ala.	1,520	37,988	24.99	+4	+9	-1.2	+6.6
Alaska	33	1,786	(9)	(9)	(9)	(9)	(9)
Ariz.	703	38,519	54.79	+6	+6	-8.2	-7.4
Ark.	1,870	62,784	33.57	-5	-4	-3.9	+24.3
Calif. <sup>4</sup>	11,695	950,736	81.29	+3	+3	+2.8	+2.2
Colo.	344	22,038	64.06	0	-1	-2.5	+4.5
Conn.	310	22,700	73.23	+1.6	+9	+6	+11.0
Del.	225	10,531	46.80	-9	+2	+2.3	+6.6
D. C.	254	13,061	51.42	-4	-1.2	-3.4	-3.0
Fla.	3,146	137,124	43.59	+1	+6	-5.0	+9
Ga.	2,995	109,344	36.51	+4	+4	+3.9	+30.0
Hawaii	108	4,448	41.19	+2.9	+5.3	-5.3	-3
Idaho	196	10,750	54.85	-1.0	-3	-4.9	-1.9
Ill.	3,912	192,767	49.28	-6	-1	-4.8	-7.3
Ind.	1,700	67,355	39.62	-2	+2	-3.5	-2.1
Iowa	1,294	80,220	61.99	-1	-1	+2.1	+6.4
Kans.	592	33,132	55.97	0	+3	-6.9	+1.7
Ky.	2,414	77,390	32.06	+8	+1.0	-3.8	-2.8
La.	1,937	90,412	46.68	+1.2	+6	+3.3	+8.6
Maine	576	26,627	46.23	-5	-4	-8.3	-7.0
Md.	468	22,238	47.52	0	+6	-4.1	+2.8
Mass.	1,681	138,147	82.18	+2	+9	+5.8	+15.7
Mich.	1,831	103,879	56.73	-2	-5	-5	+7.4
Minn.	1,130	71,968	63.68	+2	+8	-2.6	+4.4
Miss.	2,926	77,281	26.41	+4	+8	+4.8	+18.1
Mo. <sup>5</sup>	3,415	170,750	50.00	+1.3	+1.3	+23.0	+53.7
Mont.	524	31,601	60.31	+4	+9	-3.5	+3.6
Nebr.	729	46,378	63.62	-2.3	-3.9	-3.3	-1.4
Nev.	41	2,329	(9)	(9)	(9)	(9)	(9)
N. H.	296	14,483	48.93	+3	(9)	-2.3	-3.3
N. J.	816	51,587	63.22	-4	+8	+3.0	+13.1
N. Mex.	434	16,590	38.16	-1.6	-1.3	-14.7	-9.2
N. Y.	4,161	272,550	65.50	+6	+1.6	+3.3	+7.6
N. C.	4,443	154,025	34.67	+2	+5	-9	(9)
N. Dak.	116	6,341	54.66	0	+5.1	+2.7	-1.6
Ohio	3,723	183,630	49.32	+3	+7	-2.1	+10.0
Okla.	2,460	159,499	64.84	-1.1	+6	-5.5	+18.3
Oreg.	372	24,990	67.18	-5	-8	-4.6	-2.9
Pa. <sup>6</sup>	15,716	777,303	49.46	(7)	-3	+1.8	+26.9
P. R.	928	6,558	7.07	+6.3	+5.7	+105.8	+101.2
R. I.	183	10,530	57.54	+1.1	+1.1	+1.1	+8.0
S. C.	1,606	46,020	28.66	+5	+1.1	-3	+2.8
S. Dak.	206	8,374	40.65	+2.5	+3.2	-6.4	-1.2
Tenn.	2,851	113,938	39.96	+8	+1.0	+3.8	+11.0
Tex.	6,008	228,821	38.09	-3	-3	-1.1	+2.1
Utah	220	13,105	59.57	-5	-1.0	-5	+9.2
Vt.	170	7,649	44.99	-6	-1	-5.6	-3
V. I.	45	482	(9)	(9)	(9)	(9)	(9)
Va.	1,411	45,418	32.19	-1.1	-5	-6.6	-3.0
Wash. <sup>7</sup>	822	64,565	78.55	-1	+2	-3.0	-2.0
W. Va.	1,127	37,544	33.31	+4	+1	+3.9	+11.7
Wis.	1,301	71,599	55.03	-3	(7)	-5.0	-1.4
Wyo.	87	4,828	55.49	(9)	(9)	(9)	(9)

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. Figures in italics represent program administered without Federal participation. All data subject to revision.

<sup>2</sup> Data include recipients of payments made without Federal participation and payments to these recipients in California (512 recipients, \$43,037 in payments), in Washington (10 recipients, \$460 in payments), in Missouri (942 recipients, \$47,100 in payments), and in Pennsylvania (6,520 recipients, \$831,806 in payments). State plans for aid to the blind in Missouri and Pennsylvania were approved under the Social Security Act Amendments of 1950.

<sup>3</sup> States with plans approved by the Social Security Administration. In computing percentages, data for Missouri for September 1951 were excluded because the State did not have an approved plan in that month. See also footnote 2.

<sup>4</sup> Average payment not computed on base of less than 50 recipients; percentage change, on less than 100 recipients.

<sup>5</sup> Excludes cost of medical care, for which payments are made to recipients quarterly.

<sup>6</sup> Increase of less than 0.05 percent.

<sup>7</sup> Decrease of less than 0.05 percent.



Table 14.—Aid to dependent children: Recipients and payments to recipients, by State, September 1952<sup>1</sup>

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of families	Number of recipients		Payments to recipients			Percentage change from—			
		Total <sup>2</sup>	Children	Total amount	Average per—		August 1952 in—		September 1951 in—	
					Family	Recipient	Number of families	Amount	Number of families	Amount
Total.....	569,215	1,984,243	1,486,495	\$43,521,032	\$76.46	\$21.03	-0.5	-0.2	-6.1	-2.9
Total, 32 States <sup>3</sup> .....	569,185	1,984,136	1,486,418	43,519,853	76.46	21.03	-0.5	-0.2	-6.1	-2.9
Alabama.....	18,011	65,239	50,826	642,422	35.67	9.85	+0.7	+1.0	-2.2	-4.2
Alaska.....	771	2,537	1,843	58,281	75.59	22.97	+1.0	+2.4	+12.6	+22.9
Arizona.....	3,509	13,337	10,034	263,789	75.17	19.78	-0.3	(*)	-9.1	-9.1
Arkansas.....	12,522	46,490	35,560	552,434	44.12	11.88	-2.5	-1.3	-14.3	+6.3
California.....	51,910	163,698	124,021	6,042,228	116.40	36.91	-1.5	-1.7	-7.1	-5.4
Colorado.....	4,881	18,117	13,757	483,041	98.96	26.66	+0.9	+1.4	-8.4	+1.7
Connecticut.....	4,364	14,375	10,516	467,096	107.03	32.49	-1.6	-0.8	-18.1	-18.3
Delaware.....	736	2,866	2,206	63,262	85.95	22.07	+1.0	+1.1	+3.4	+9.7
District of Columbia.....	1,977	8,062	6,292	192,866	97.55	23.92	+1.1	-0.8	-5.5	-4.1
Florida.....	17,094	50,169	44,291	859,818	48.59	14.53	+0.6	+1.1	-21.4	-3.9
Georgia.....	13,738	46,987	35,824	756,921	55.10	16.11	-3.5	-1.9	-30.8	-17.7
Hawaii.....	3,064	11,237	8,785	264,315	86.26	23.52	+1.0	+0.9	-5.3	-2.9
Idaho.....	1,923	6,766	4,992	216,295	112.48	31.97	-2.1	-1.6	-13.1	-7.1
Illinois.....	22,405	81,059	60,277	2,527,283	112.80	31.18	+0.3	+1.3	-1.2	+1.0
Indiana.....	8,118	27,562	20,435	556,211	68.52	20.18	+1.1	+0.6	-12.7	-9.6
Iowa.....	5,446	19,137	14,222	574,852	105.55	30.04	+0.4	+0.7	+5.7	+14.1
Kansas.....	3,837	13,787	10,502	353,854	92.22	25.67	-0.6	+1.2	-15.9	-5.6
Kentucky.....	19,532	69,831	51,790	1,039,639	53.17	14.89	+0.2	+0.5	-11.5	+12.0
Louisiana.....	21,995	81,161	60,636	1,397,667	63.54	17.22	-1.0	-0.9	-2.3	+4.0
Maine.....	4,263	14,914	10,812	312,519	73.31	20.95	-0.2	-0.2	-3.2	-3.1
Maryland.....	5,003	19,437	14,876	456,228	91.19	23.47	+0.7	+0.9	-6.2	+3.5
Massachusetts.....	12,750	42,060	30,999	1,465,039	114.91	34.83	-0.3	-0.6	-2.1	+3.9
Michigan.....	25,044	81,254	57,884	2,459,740	98.22	30.27	+0.4	+0.9	+1.6	+8.4
Minnesota.....	7,313	24,912	19,036	724,012	99.00	29.06	-0.9	-0.7	-5.7	-5.7
Mississippi.....	10,063	38,236	29,530	265,850	26.42	6.95	-2.5	-2.6	-3.6	+29.9
Missouri.....	21,175	72,003	53,180	1,120,827	52.93	15.57	+0.4	+0.7	-10.3	-8.9
Montana.....	2,198	7,672	5,699	205,110	93.32	26.73	-0.6	-0.1	-6.7	+1.5
Nebraska.....	2,544	8,672	6,387	230,279	90.52	26.55	-1.7	-1.6	-16.5	-14.6
Nevada.....	30	107	77	1,179	(*)	(*)	(*)	(*)	(*)	(*)
New Hampshire.....	1,283	4,479	3,282	131,619	102.59	29.39	+4.2	+3.8	-14.9	-14.4
New Jersey.....	4,988	16,679	12,628	509,495	102.14	30.55	+0.5	+1.5	-3.0	+1.7
New Mexico.....	5,102	17,929	13,785	312,996	61.35	17.46	-2.1	-2.3	-8.1	+6.5
New York.....	49,475	169,524	121,807	5,609,888	113.39	33.09	-1.3	-0.3	-6.6	-2.5
North Carolina.....	16,489	59,987	45,858	801,458	48.61	13.36	-0.8	-0.5	+1.0	+6.8
North Dakota.....	1,500	5,270	3,995	155,707	103.80	29.50	+0.5	+0.8	-9.2	+7.4
Ohio.....	12,863	47,803	36,080	948,790	73.76	19.85	-0.4	+0.1	-9.2	-3.6
Oklahoma.....	18,308	61,726	46,897	1,262,062	68.94	20.45	-2.0	-1.4	-13.9	-18.2
Oregon.....	3,005	10,209	7,647	317,725	105.73	31.12	+8.7	+14.9	-8.1	-3.3
Pennsylvania.....	28,411	104,914	78,715	2,528,760	89.01	24.10	-3.2	-2.3	-20.9	-18.3
Puerto Rico.....	29,301	91,457	69,020	261,380	8.92	2.86	+4.4	+1.7	+143.9	+138.6
Rhode Island.....	3,234	10,776	7,779	301,670	93.28	27.99	-0.9	-1.6	-1.9	+1.8
South Carolina.....	6,280	23,064	18,350	257,249	40.96	10.87	+0.6	+0.2	-4.8	+1.4
South Dakota.....	2,590	8,509	6,420	188,290	72.70	22.13	+0.1	-0.2	-1.2	+2.9
Tennessee.....	19,796	71,788	53,935	968,691	48.93	13.40	(*)	+0.2	-9.4	-6.7
Texas.....	14,924	58,189	43,497	795,252	53.29	13.67	-2.2	-1.4	-18.3	-7.4
Utah.....	2,742	9,547	7,053	295,376	107.72	30.94	-0.7	-0.8	-10.0	-8.2
Vermont.....	1,004	3,496	2,698	53,461	53.25	15.29	+0.8	+1.2	-1.5	-2.0
Virgin Islands.....	214	668	585	3,478	16.25	5.21	-2.7	-4.4	+9.7	+15.0
Virginia.....	7,310	27,531	21,006	404,577	55.35	14.70	-0.7	+0.6	-8.9	-1.4
Washington.....	8,350	28,084	20,481	853,770	102.25	30.40	-1.9	-2.6	-13.7	-5.0
West Virginia.....	16,691	62,205	48,269	1,047,657	62.77	16.84	+1.0	+2.4	-2.6	+6.2
Wisconsin.....	8,034	27,346	20,112	910,361	113.31	33.29	(*)	+1.2	-4.2	+1.1
Wyoming.....	485	1,770	1,328	48,263	90.51	27.27	-0.4	-0.8	-14.9	-12.7

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. Figures in italics represent program administered without Federal participation. All data subject to revision.

<sup>2</sup> Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.

<sup>3</sup> States with plans approved by the Social Security Administration.

<sup>4</sup> Decrease of less than 0.05 percent.

<sup>5</sup> Excludes cost of medical care, for which payments are made to recipients quarterly.

<sup>6</sup> Average payment not computed on base of less than 50 families; percentage change, on less than 100 families.

<sup>7</sup> In addition to these payments from aid to dependent children funds, supplemental payments of \$109,015 from general assistance funds were made to 3,327 families.

<sup>8</sup> Increase of less than 0.05 percent.

**Table 15.—Aid to the permanently and totally disabled: Recipients and payments to recipients, by State, September 1952<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from August 1952 in—	
		Total amount	Average	Number	Amount
Total.....	153,902	\$7,074,936	\$45.97	+1.6	+1.4
Alabama.....	8,730	202,490	23.19	+ .9	+1.5
Arkansas.....	318	8,437	26.53	+3.2	+3.3
Colorado.....	3,742	199,821	53.40	+ .3	+1.2
Delaware.....	139	6,934	50.25	0	+1.3
Dist. of Col.....	1,335	73,578	55.11	+1.1	+1.3
Georgia.....	522	17,905	34.30	+171.9	+167.8
Hawaii.....	1,121	52,440	46.78	+ .9	- .9
Idaho.....	824	43,515	52.81	+1.6	+1.6
Illinois.....	3,275	140,019	42.75	+2.9	+4.0
Kansas.....	2,789	145,098	52.03	+2.6	+2.6
Louisiana.....	14,896	604,392	40.57	- .3	+ .1
Maryland.....	2,863	130,218	47.58	+2.4	+2.2
Massachusetts.....	6,125	382,972	62.53	+2.1	+ .9
Michigan.....	1,202	75,467	62.78	+2.0	+1.9
Mississippi.....	1,060	20,670	19.50	+5.5	+6.1
Missouri.....	11,923	557,502	46.76	+1.3	+1.6
Montana.....	1,153	67,312	58.35	+1.4	+ .7
New Hampshire.....	40	2,189	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
New Jersey.....	1,726	116,101	67.27	+3.8	+7.8
New Mexico.....	2,219	82,416	37.14	- .8	-1.5
New York.....	30,474	1,901,369	62.39	+ .1	+ .4
North Carolina.....	5,667	164,651	29.05	+1.9	+3.3
North Dakota.....	684	41,533	60.72	+2.5	+7.4
Ohio.....	5,503	247,595	44.99	+1.6	+1.9
Oklahoma.....	3,138	185,007	58.96	+6.6	+7.7
Oregon.....	1,948	138,264	70.98	- .1	+ .1
Pennsylvania.....	9,608	433,721	44.86	-1.4	-1.5
Puerto Rico.....	9,259	73,407	7.93	+6.6	+6.0
Rhode Island.....	329	19,511	59.30	+1.9	+5.1
South Carolina.....	5,098	160,700	31.52	+3.3	+3.0
South Dakota.....	263	11,302	42.97	+5.2	+6.6
Utah.....	1,541	89,734	58.23	- .5	- .5
Vermont.....	212	9,101	42.93	-1.4	- .8
Virgin Islands.....	20	232	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
Virginia.....	3,341	114,788	34.36	+1.5	+3.5
Washington.....	5,423	335,820	61.93	+ .8	- .2
West Virginia.....	3,864	123,738	32.02	+6.7	+6.7
Wisconsin.....	1,011	64,332	63.63	+2.2	+ .7
Wyoming.....	458	24,655	53.83	- .7	- .6

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. All data subject to revision.

<sup>2</sup> Average payment not computed on base of less than 50 recipients; percentage change, on less than 100 recipients.

**Table 16.—General assistance: Cases and payments to cases, by State, September 1952<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of cases	Payments to cases		Percentage change from—			
		Total amount	Average	August 1952 in—		September 1951 in—	
				Number	Amount	Number	Amount
Total, 52 States <sup>2</sup>	274,000	\$12,857,000	\$46.92	-6.8	-4.7	-11.6	-7.8
Ala.....	165	3,988	24.17	-4.1	-2.6	+63.4	+68.2
Alaska.....	109	4,216	38.68	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
Ariz.....	1,333	61,250	45.95	+ .8	+1.1	+13.1	+33.0
Ark.....	2,199	29,122	13.24	+1.9	+1.3	-10.9	-9.6
Calif.....	26,505	1,227,573	46.31	-1.3	-1.5	-8.9	-6.0
Colo.....	1,700	72,316	42.54	-4.1	-2.3	-3.0	+14.0
Conn.....	3,916	211,576	54.03	-3.7	-3.1	+5.7	+13.2
Del.....	705	29,172	41.38	+ .7	+6.3	-15.6	+4.6
D. C.....	699	39,119	55.96	-1.8	-1.0	-13.6	-12.2
Fla.....	5,100	81,300	15.94	-4.9	-4.1	-1.7	+3.5
Ga.....	3,207	55,724	17.38	+1.2	+ .9	-25.8	-21.9
Hawaii.....	1,632	88,990	54.53	-3.6	-3.7	-32.0	-30.1
Idaho.....	134	5,015	37.43	-2.7	-1.0	-8.6	-2.5
Ill.....	24,748	1,467,213	59.29	-33.9	-19.9	+11.7	+13.5
Ind.....	8,943	273,039	30.53	-2.2	+5.7	+5.0	+16.8
Iowa.....	3,308	104,433	31.57	-5.2	-1.7	-14.6	-5.1
Kans.....	1,793	85,774	47.84	-10.6	-3.2	+ .1	+13.0
Ky.....	2,572	72,656	28.25	- .6	- .2	+15.8	+48.5
La.....	6,960	265,908	38.16	+7.2	+13.4	-1.9	+3.9
Maine.....	2,782	124,071	44.60	-1.7	- .6	-9.1	-3.7
Md.....	2,901	142,117	48.99	-2.4	-4.4	-29.9	-20.5
Mass.....	12,991	646,797	49.79	-5.6	-7.8	-21.3	+7.3
Mich.....	14,758	805,112	54.55	-17.7	-15.6	- .2	+5.1
Minn.....	5,123	247,178	48.25	+7.6	+8.2	-7.4	- .9
Miss.....	893	11,439	12.81	- .8	+ .8	-7.5	+3.1
Mo.....	9,257	308,809	33.36	0	- .9	-28.6	-25.2
Mont.....	530	15,797	29.81	+3.0	-7.1	+9.7	-4.8
Nev.....	340	7,900	23.24	-4.7	+8.8	-22.8	- .8
N. H.....	928	40,476	43.62	-2.6	-3.0	-21.4	-9.7
N. J.....	5,770	308,550	53.37	-3.1	-6.5	-52.5	-51.3
N. Mex.....	216	4,781	22.13	-5.1	-4.7	-24.1	-28.9
N. Y.....	37,056	2,714,715	73.26	-4.9	-3.2	+4.9	+4.9
N. C.....	1,985	41,401	20.86	+6.0	+11.1	-18.9	-11.0
N. Dak.....	318	12,636	39.74	-14.6	-11.8	+7.2	+13.6
Ohio.....	20,356	839,688	41.25	+2.6	+2.6	( <sup>11</sup> )	-16.2
Okl.....	11,500	86,119	7.49	-1.5	+ .8	+11.4	+7.4
Oreg.....	3,806	227,436	59.76	-18.3	-13.9	-9.7	-7.1
Pa.....	18,334	907,507	49.50	-14.4	-14.2	-52.2	-55.0
P. R.....	2,241	15,192	6.78	-2.3	-4.1	-10.8	-9.8
R. I.....	3,781	221,578	58.60	+2	+1.1	-24.7	-28.0
S. C.....	2,093	35,435	16.93	+8.9	+7.5	- .5	- .5
S. Dak.....	588	15,425	26.23	+1.0	-1.0	-5.5	+9.9
Tenn.....	2,055	29,345	14.28	- .1	+2.2	- .3	+7.7
Tex.....	12,700	140,000	11.02	-3.3	- .7	+3.1	+6.8
Utah.....	1,109	62,816	56.64	+1.4	+3.0	-22.1	-12.7
Vt.....	1,000	32,000	32.00	-5.1	-3.1	-9.5	+7.4
V. I.....	231	2,351	10.18	-1.4	+18.9	-28.5	- .8
Va.....	2,039	57,354	28.13	-5.3	-1.7	+8.8	+23.4
Wash.....	6,117	333,606	54.54	+11.0	+16.0	( <sup>2</sup> )	( <sup>2</sup> )
W. Va.....	3,175	97,354	30.66				
Wis.....	4,771	269,475	56.48				
Wyo.....	121	5,292	43.74				

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. All data subject to revision.

<sup>2</sup> Partly estimated; does not represent sum of State figures because total excludes for Indiana and New Jersey payments made for, and an estimated number of cases receiving, medical care, hospitalization, and burial only. Excludes Nebraska; data not available. Percentage changes based on data for 52 States.

<sup>3</sup> Percentage change not computed on base of less than 100 cases.

<sup>4</sup> State program only; excludes program administered by local officials.

<sup>5</sup> About 12 percent of this total is estimated.

<sup>6</sup> Partly estimated.

<sup>7</sup> Excludes assistance in kind and cases receiving assistance in kind only and, for a few counties, cash payments and cases receiving cash payments. Amount of payments shown represents about 60 percent of total.

<sup>8</sup> Includes unknown number of cases receiving medical care, hospitalization, and burial only, and total payments for these services.

<sup>9</sup> Includes cases receiving medical care only.

<sup>10</sup> Includes 6,121 cases and payments of \$184,521 representing supplementation of other assistance programs.

<sup>11</sup> Excludes estimated duplication between programs; 1,477 cases were aided by county commissioners and 4,493 cases under program administered by Oklahoma Emergency Relief Board. Average per case and percentage changes in number of cases not computed.

<sup>12</sup> Estimated.

<sup>13</sup> Estimated on basis of reports from a sample of cities and towns.



